**RESTRUCTURING SCENARIOS**

1. **CHANGE IN FINANCING SCHEME** 
   1. ACCOUNT WITH LICENSE TO SELL
      1. Without interest & surcharges
      2. With interest
      3. With surcharges
      4. With interest & surcharges
   2. LETTER OF INTENT ACCOUNTS
      1. Without interest
      2. With interest
2. **CHANGE IN HOUSE MODEL**
   1. ACCOUNT WITH LICENSE TO SELL
      1. Without interest & surcharges
      2. With interest
      3. With surcharges
      4. With interest & surcharges
   2. LETTER OF INTENT ACCOUNTS
      1. Without interest
      2. With interest
3. **CHANGE IN LOAN TYPE**
   1. ACCOUNT WITH LICENSE TO SELL
      1. Without interest & surcharges
      2. With interest
      3. With surcharges
      4. With interest & surcharges
   2. LETTER OF INTENT ACCOUNTS
      1. Without interest
      2. With interest
4. **CHANGE IN LOCATION**
   1. ACCOUNT WITH LICENSE TO SELL
      1. Without interest & surcharges
      2. With interest
      3. With surcharges
      4. With interest & surcharges
   2. LETTER OF INTENT ACCOUNTS
      1. Without interest
      2. With interest
5. **CHANGE IN OWNERSHIP**
   1. ACCOUNT WITH LICENSE TO SELL
      1. Without interest & surcharges
      2. With interest
      3. With surcharges
      4. With interest & surcharges
   2. LETTER OF INTENT ACCOUNTS
      1. Without interest
      2. With interest
6. **CHANGE IN PRODUCT TYPE**
   1. ACCOUNT WITH LICENSE TO SELL
      1. Without interest & surcharges
      2. With interest
      3. With surcharges
      4. With interest & surcharges
   2. LETTER OF INTENT ACCOUNTS
      1. Without interest
      2. With interest
7. **CHANGE IN PROJECT**
   1. ACCOUNT WITH LICENSE TO SELL
      1. Without interest & surcharges
      2. With interest
      3. With surcharges
      4. With interest & surcharges
   2. LETTER OF INTENT ACCOUNTS
      1. Without interest
      2. With interest
8. **CHANGE IN SALES AGENT**
   1. ACCOUNT WITH LICENSE TO SELL
      1. Without interest & surcharges
      2. With interest
      3. With surcharges
      4. With interest & surcharges
   2. LETTER OF INTENT ACCOUNTS
      1. Without interest
      2. With interest
9. **CHANGE IN RETITLING TYPE**
   1. From title take-out to Inhouse
   2. From in-house to title take out