

Exhibit VIII.A.12. (Breach of Contract):

Submit as Exhibit VIII.A.12. a description of any contract, loan agreement or commitment that any Applicant Party has breached or defaulted on during the past ten (10) years and provide information for any lawsuit, administrative proceeding or other proceeding that occurred as a result of the breach or default.

No Applicant Party has breached or defaulted on any contract, loan agreement or commitment during the past ten (10) years.