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Thank you for the changes you have made to the original bill. There were a number of sticking points with the original bill that have been corrected in this updated bill. There were a lot of Portsmouth naval shipyard employees that couldn't apply to the original bill because there were very few banks and credit unions that signed up for the program, and one of the banks that did participate Kennebunk Savings Bank was overwhelmed by the number of people that applied. They only had one loan officer approving the loans, subsequently Kennebunk Savings Bank had to put a hold on accepting applications for loans. Portsmouth Naval Shipyard employees are required to have security clearances and non payment of loans is an issue for having a security clearance.