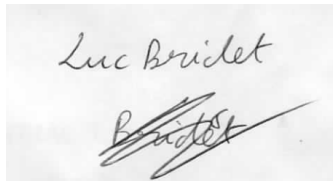


**December 12, 2023**

**Disclosure Statement**

I herewith declare that I have no relevant or material financial interests that relate to the research described in the paper: "Selling Dreams: Endogenous Optimism in Lending Markets"

I have no other disclosures.

A photograph of a handwritten signature on a light-colored surface. The signature is written in cursive and reads "Luc Bridet". Below the name, there is a stylized, bold signature that appears to be "Bridet" with a long horizontal stroke extending to the right.

Luc Bridet