Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) On December 20, 2019, the reporting person transferred 1,738 shares to Hilltop Investments III, LLC, which is wholly owned by the reporting person and his spouse.
- (2) The rights offering is subject to termination or extension by the Issuer at any time prior to consummation.
- (3) The rights offering commenced on May 18, 2020.
- (4) The rights offering will expire at 5:00 p.m., New York City time, on June 5, 2020 unless extended by the Issuer.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.