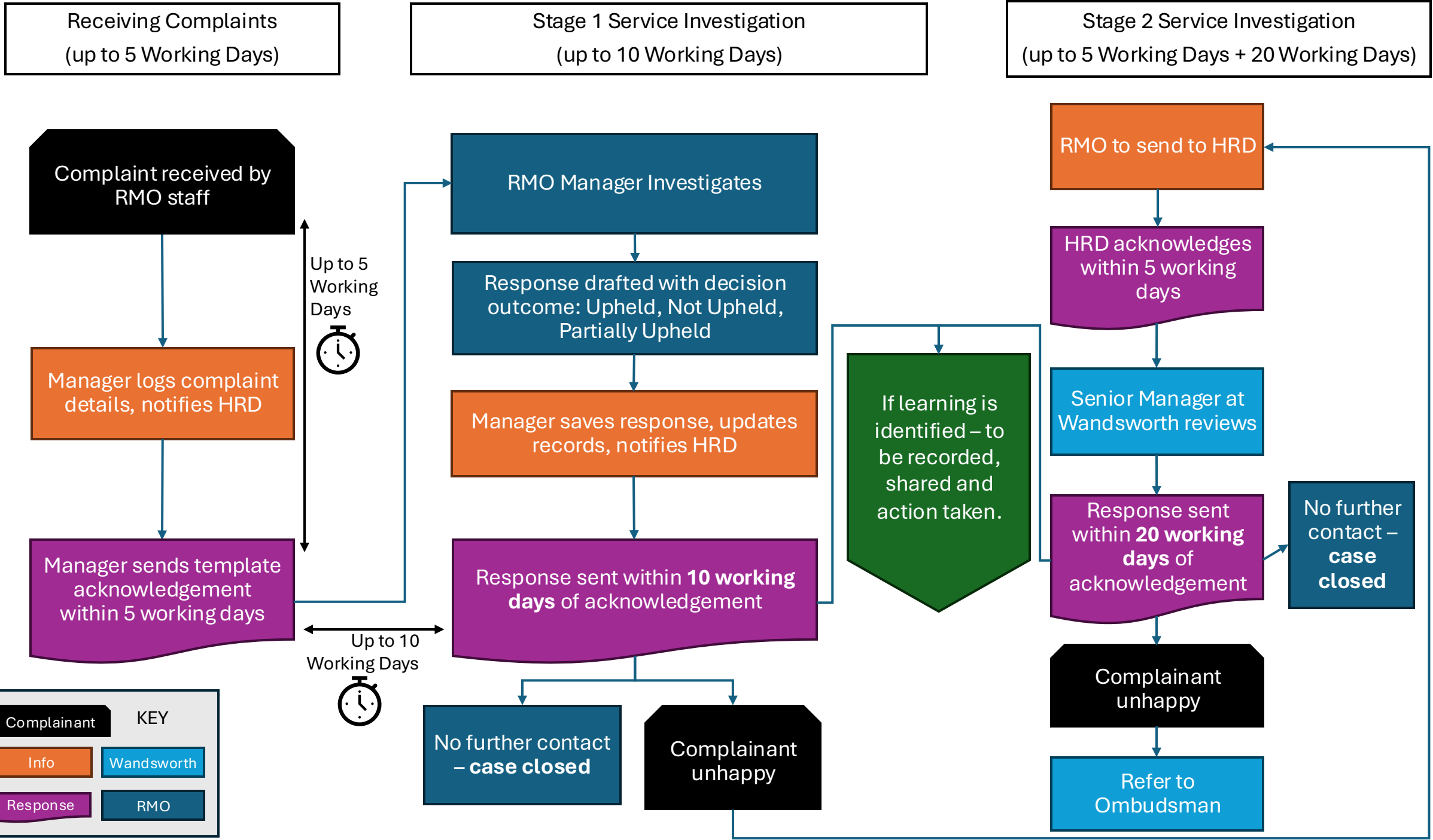


SIMPLIFIED PROCESS



DETAILED PROCESS

