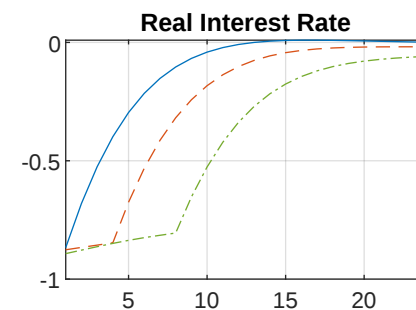
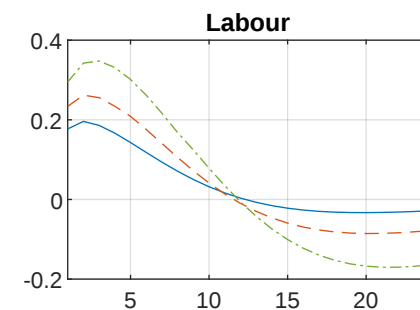
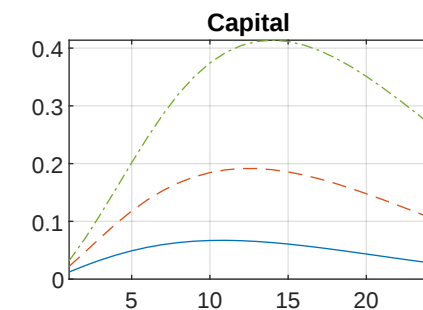
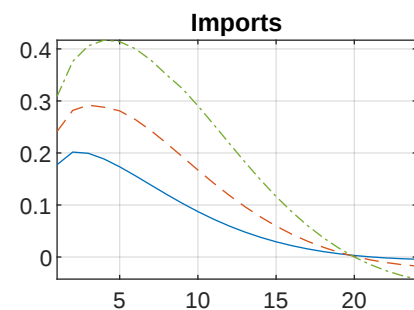
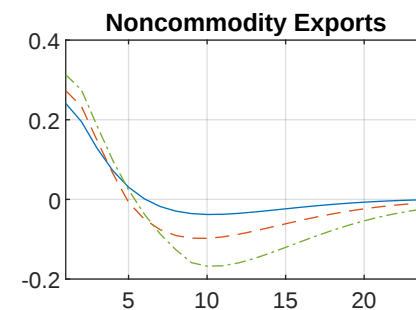
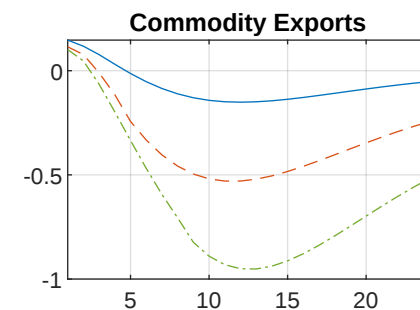
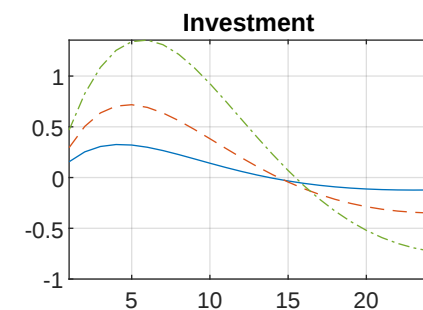
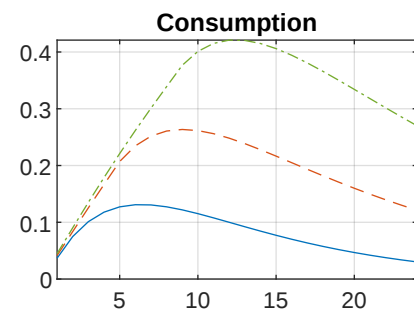
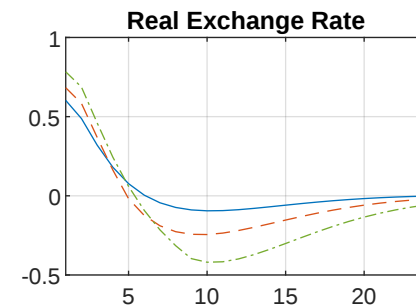
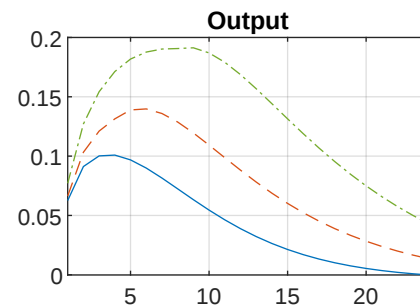
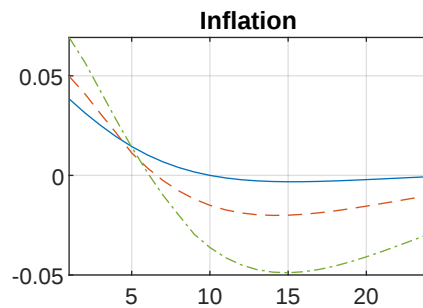
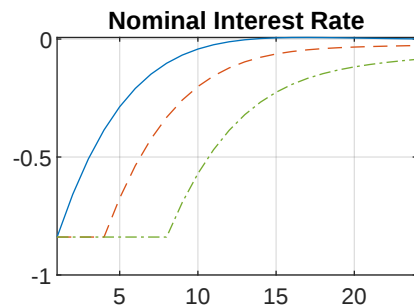




— effective one quarter    - - - effective one year    - . - effective two years