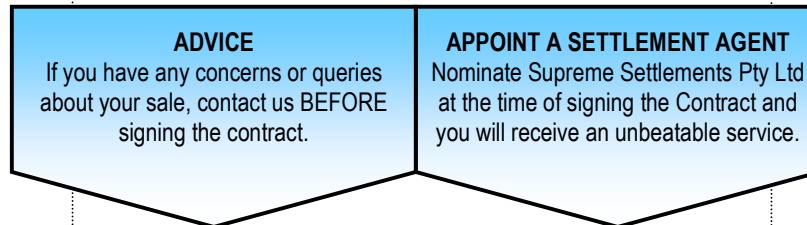
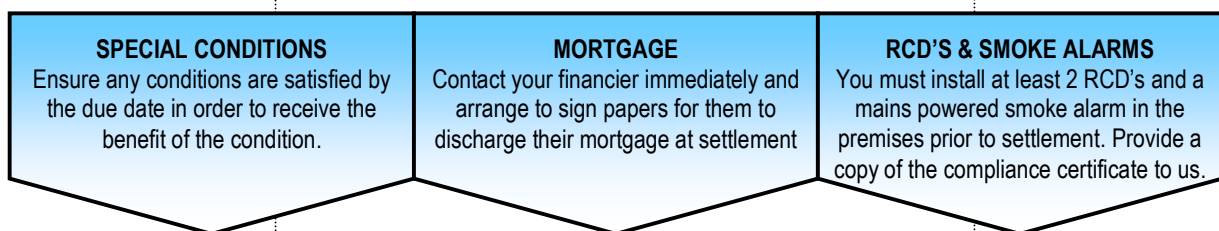


1. OFFER & ACCEPTANCE



3. THINGS TO DO PROMPTLY



2. SETTLEMENT

