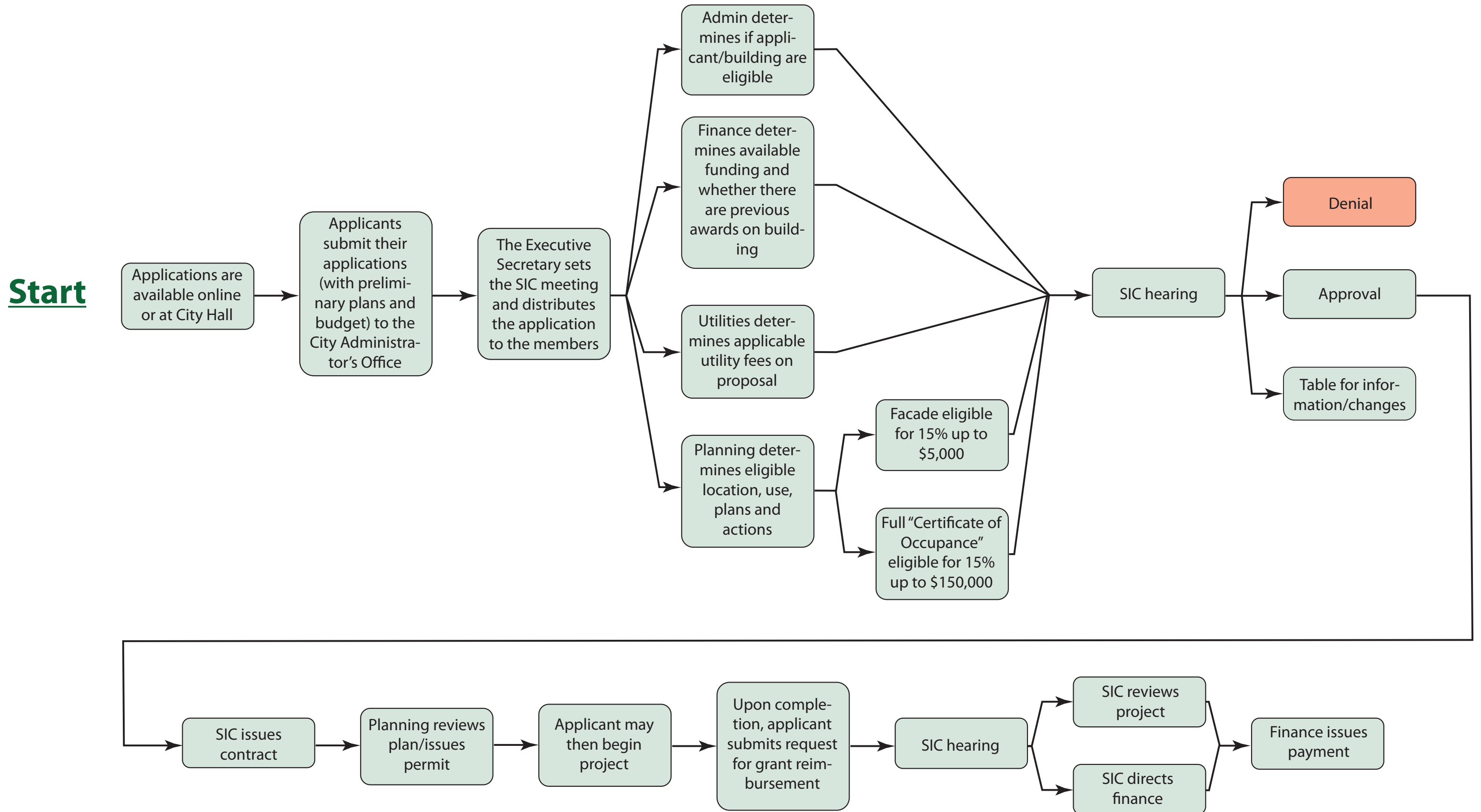


CBIP Process



Note: At any point in process, applicant may be directed back to an earlier stage of the process.