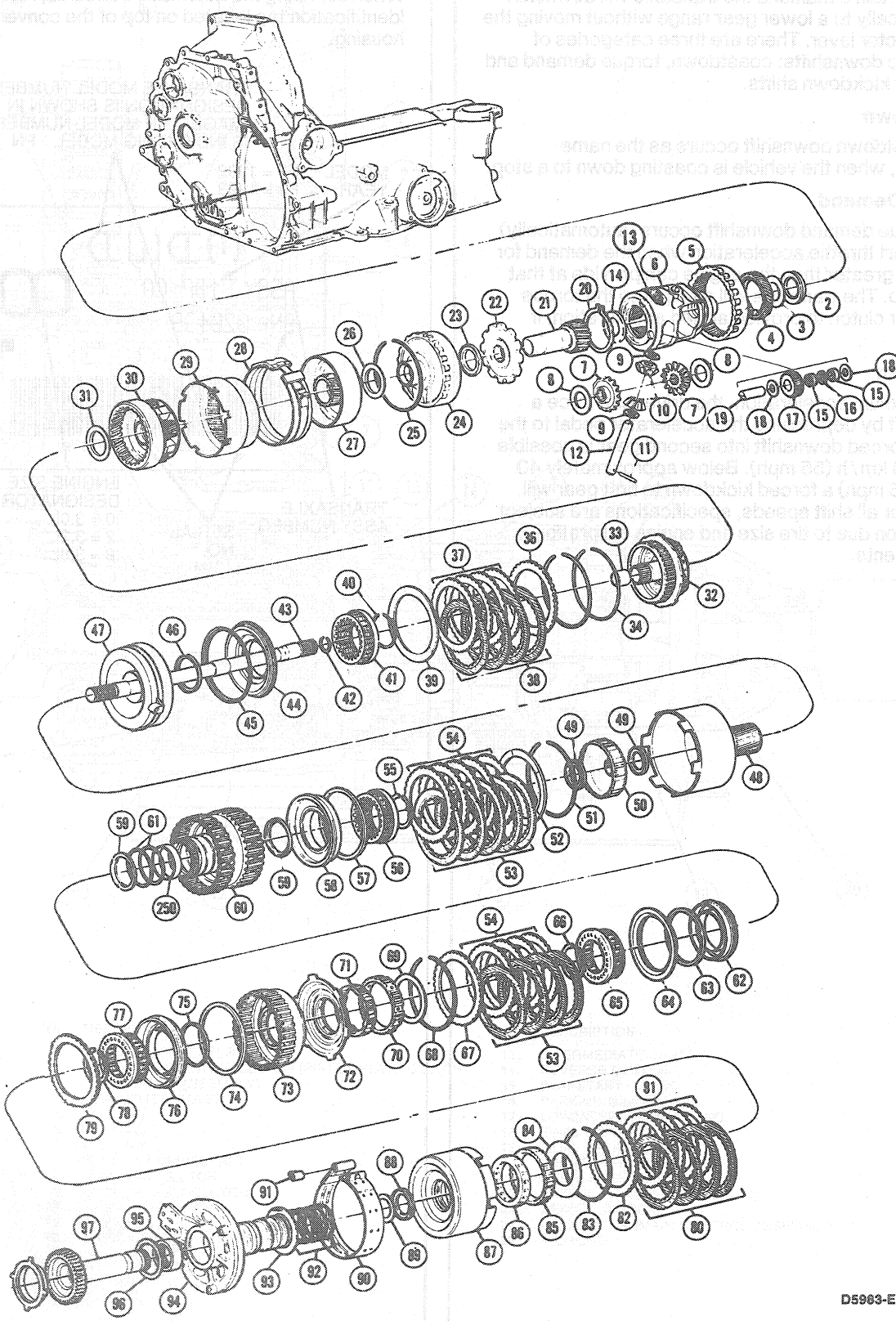


DESCRIPTION AND OPERATION (Continued)

DESCRIPTION AND OPERATION (Continued)

All Except SHO



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