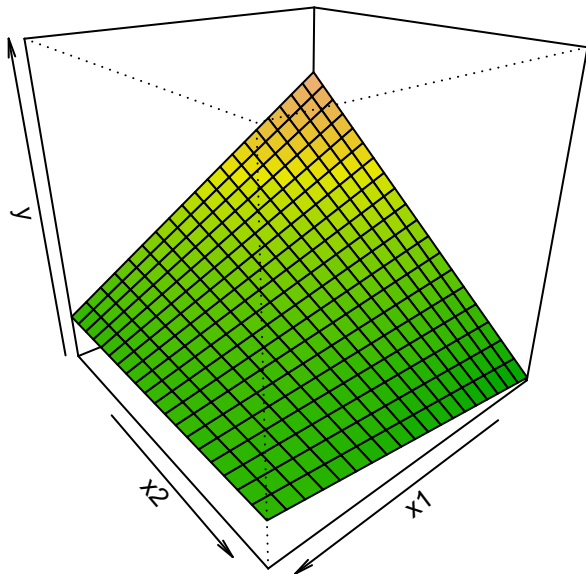
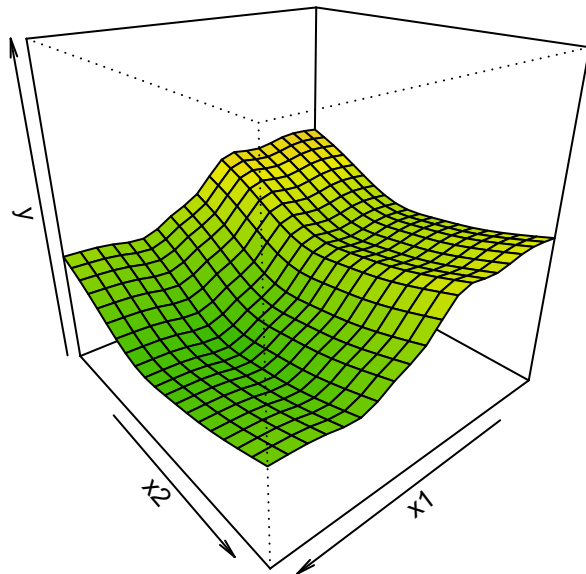


**a**  $y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_1 x_2$



**b**  $y = \beta_0 + s(x_1) + s(x_2) + \beta_3 x_1 x_2$



**c**  $y = \beta_0 + s(x_1) + s(x_2) + ti(x_1, x_2)$

