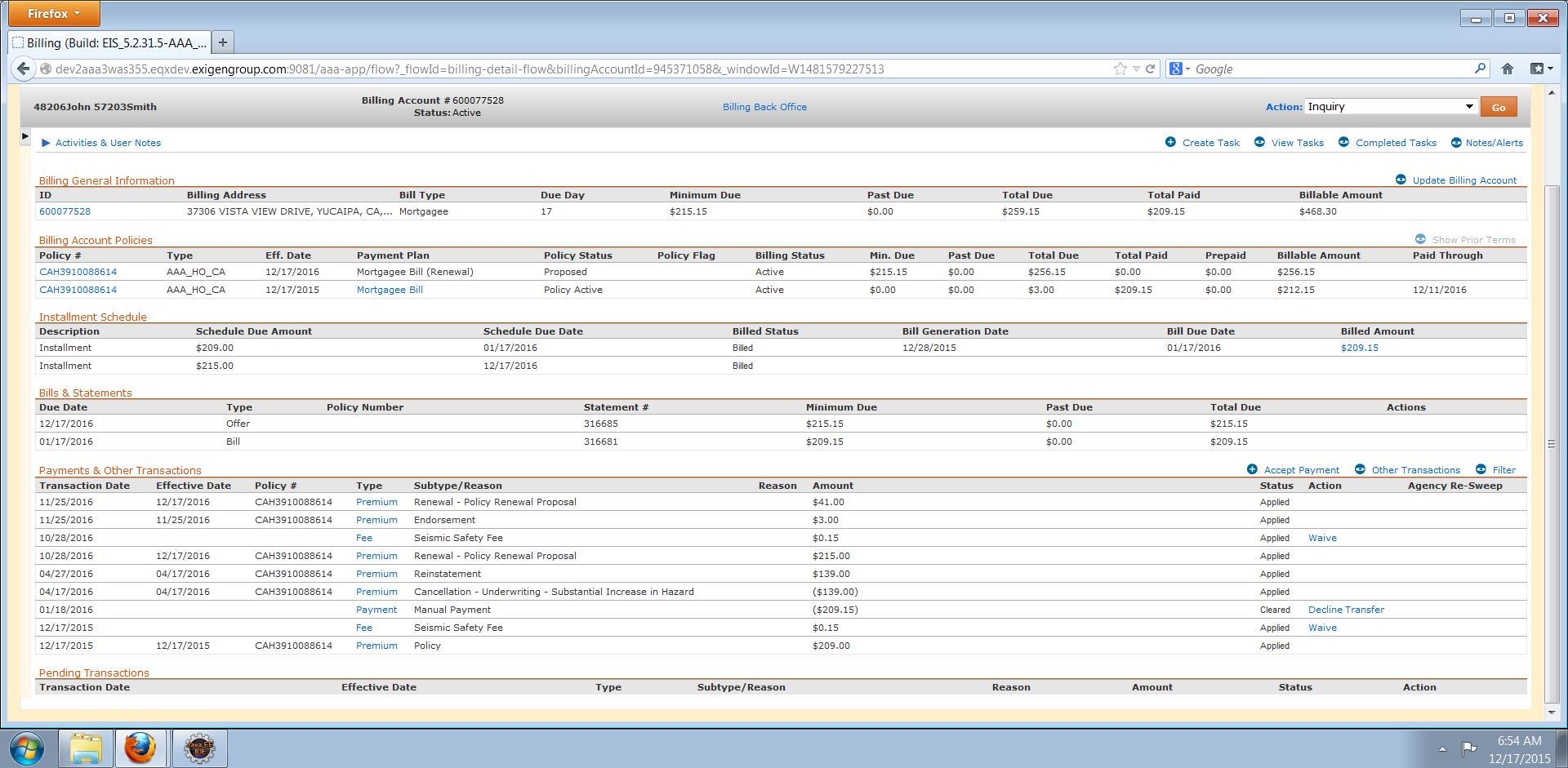
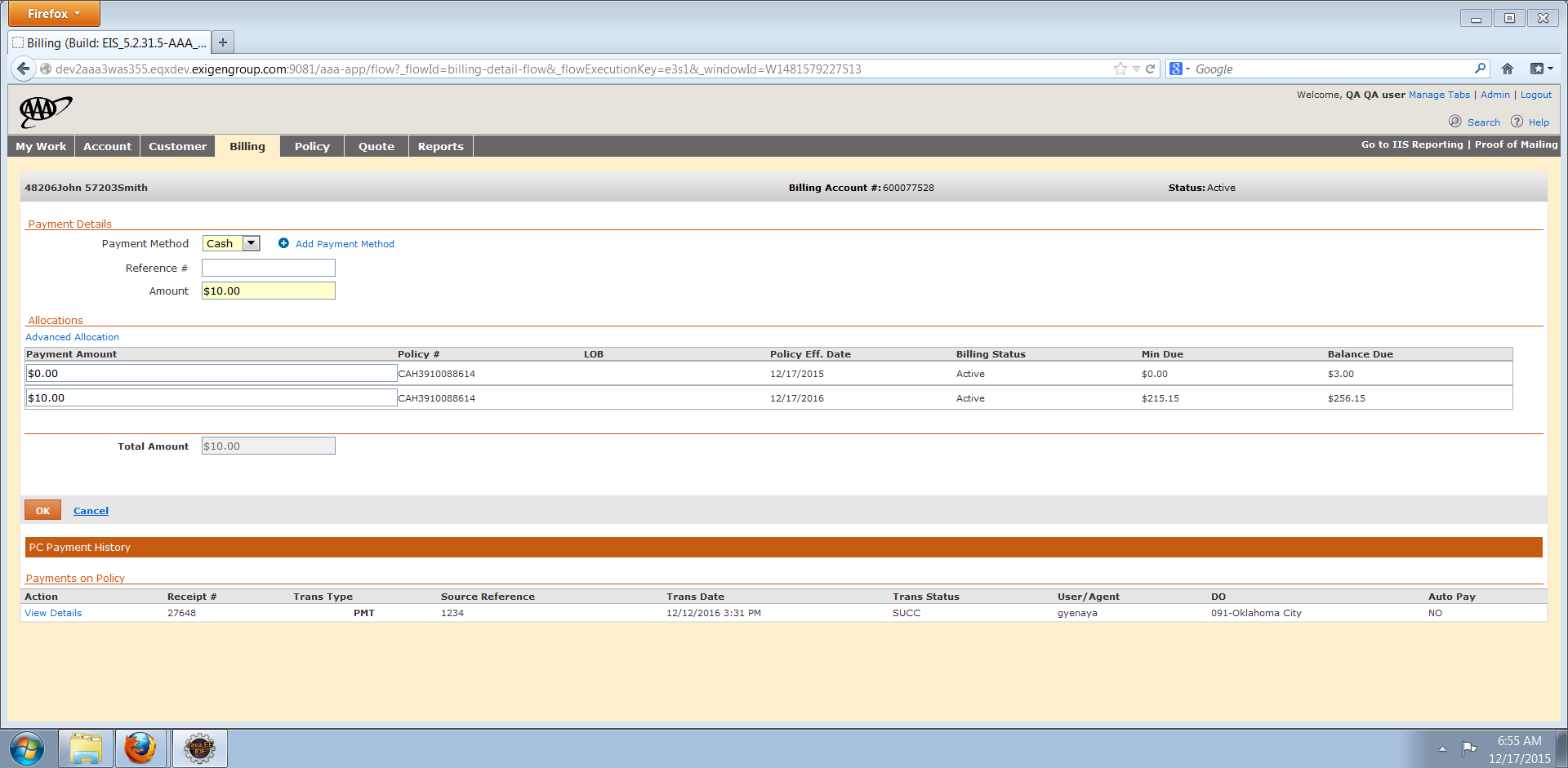
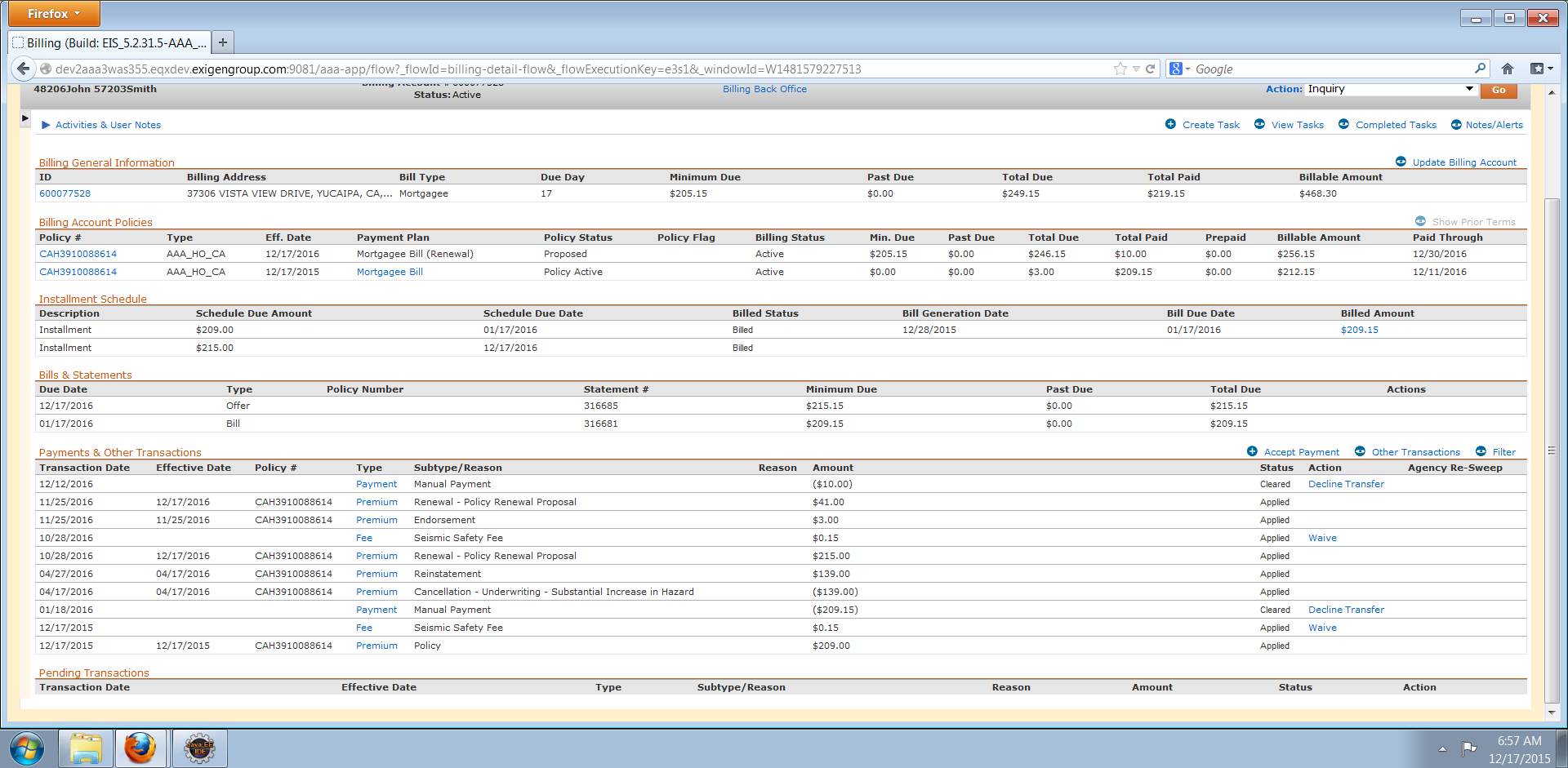
At R-R10,

Before first (not within short pay)- paying only $10 each time

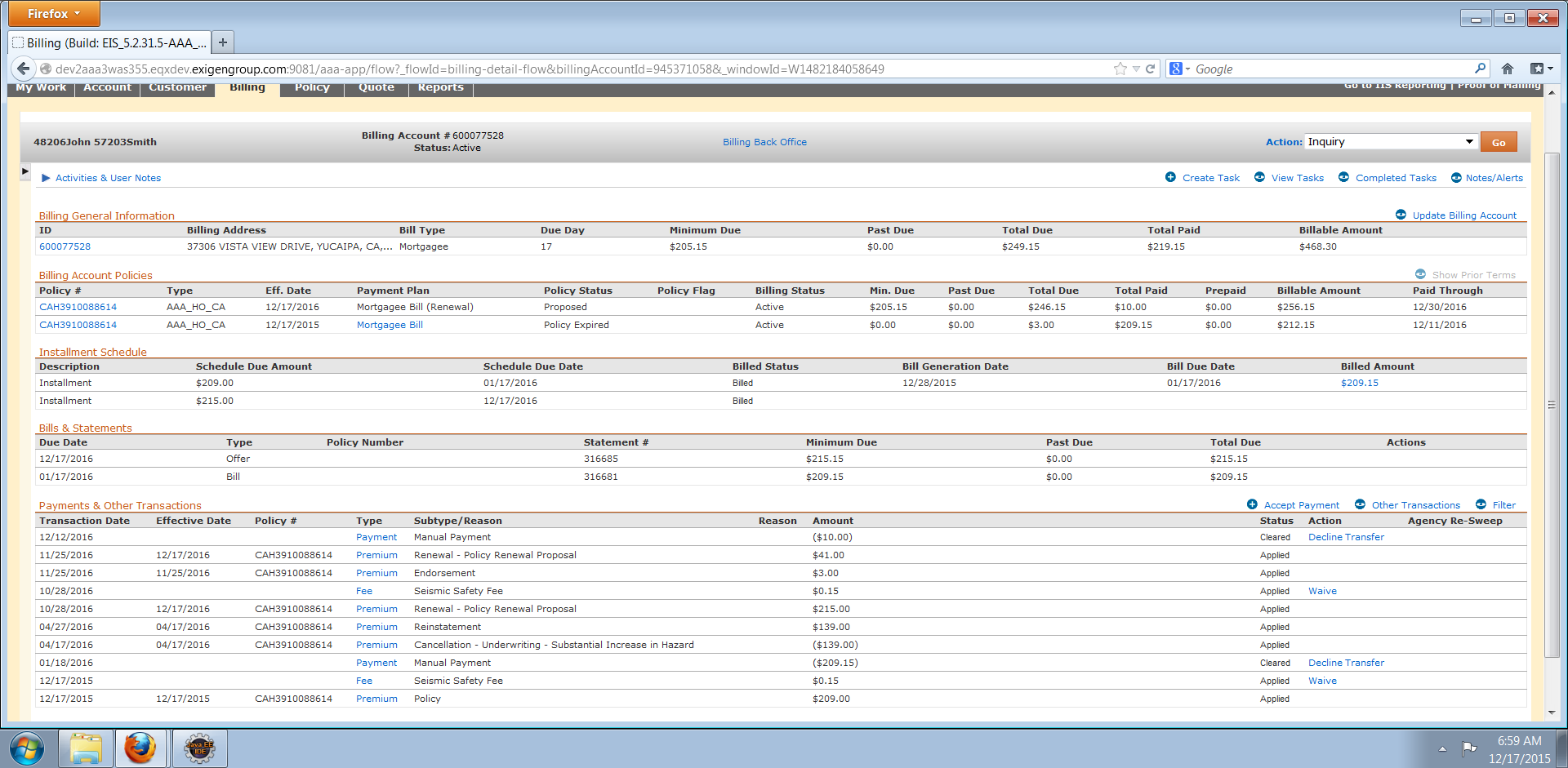




After first (not within short pay)

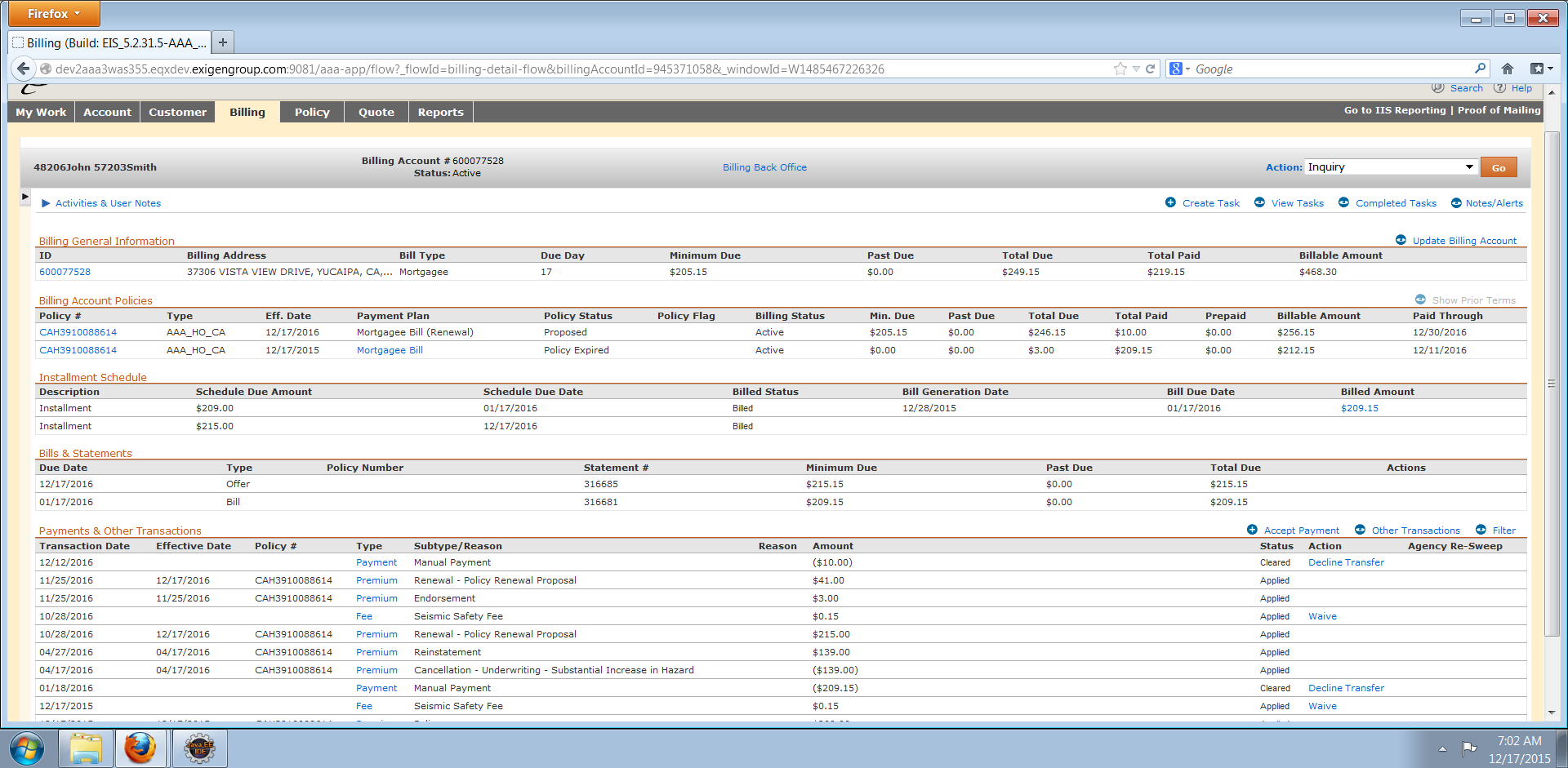


At R+1,



At R+R15=R+40

Before (not within short pay)- paying only $10 each time



After

