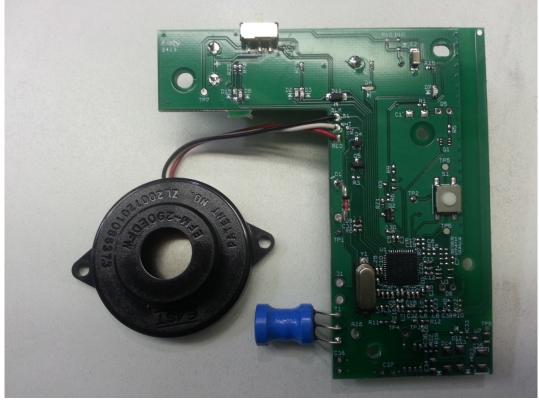
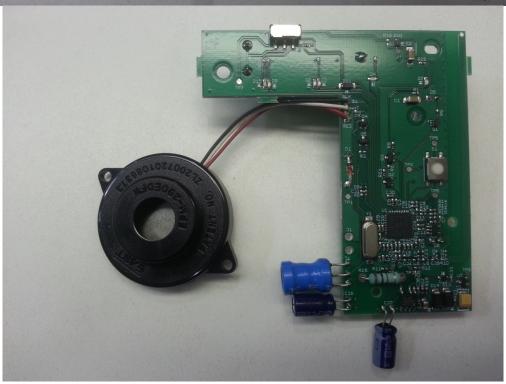


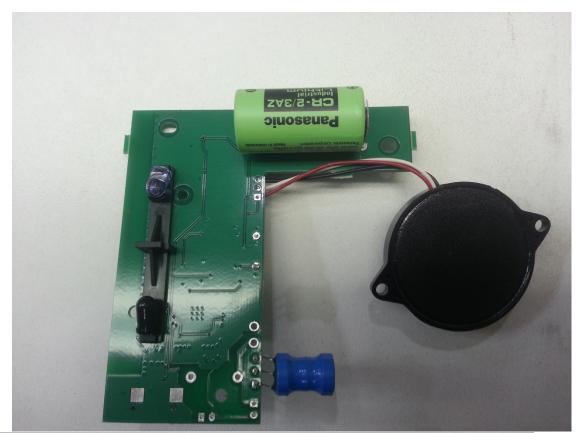
EX20 SMK

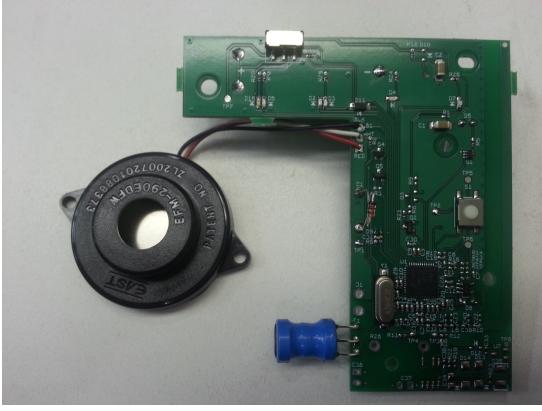


EX20-AC SMK,









EX20 HT