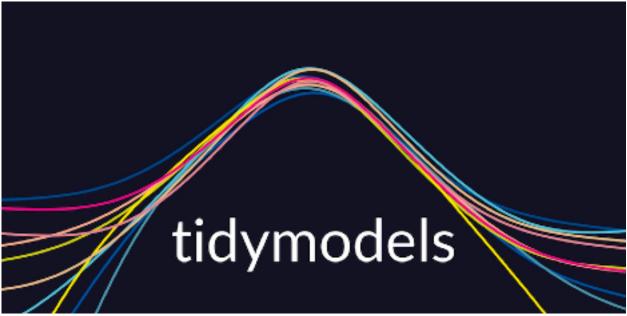


#### EXTREME FRUSTRATION WHEN RESULTS DON'T MATCH UP

# CONSEQUENCES OF HIDDEN DEFAULTS



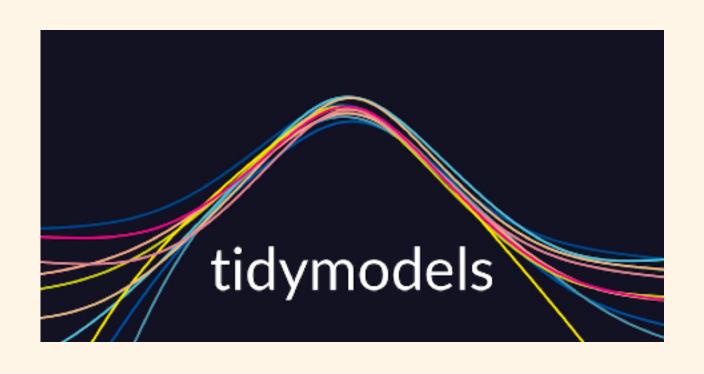




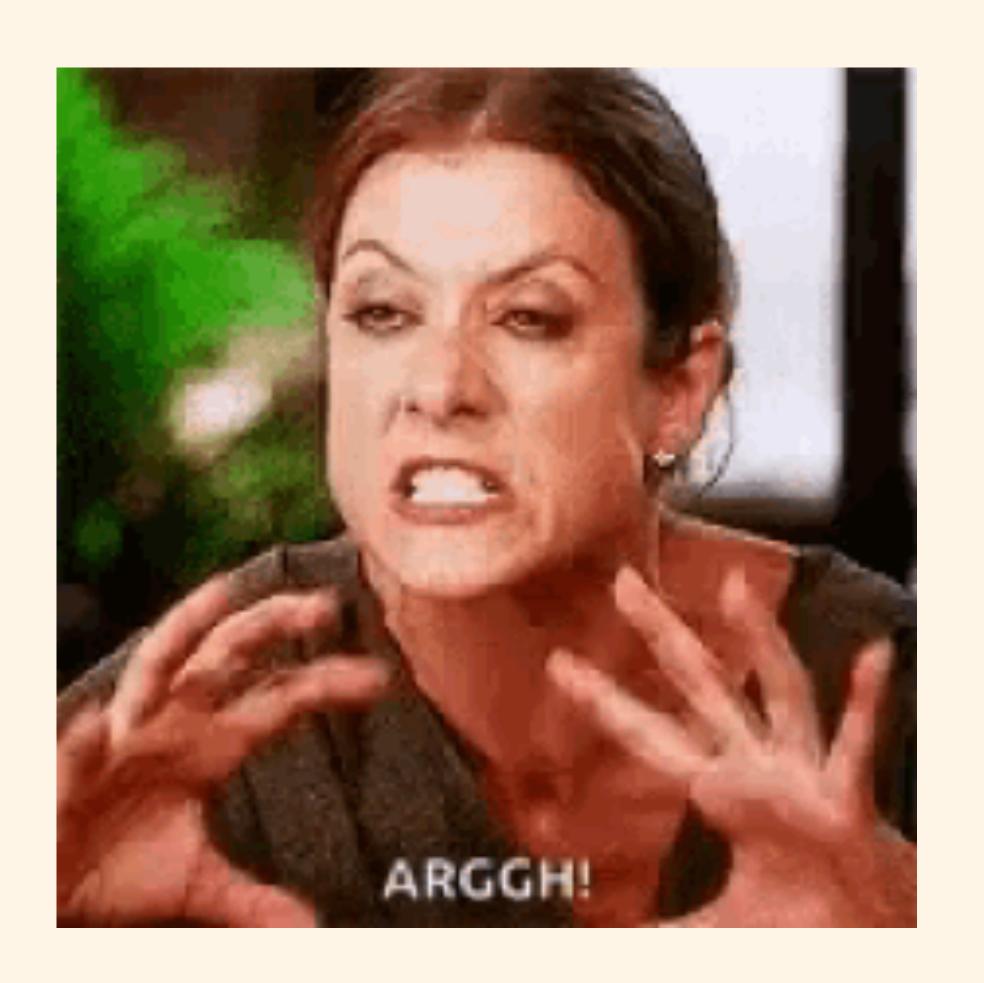


## CONSEQUENCES OF HIDDEN DEFAULTS

#### EXTREME FRUSTRATION WHEN RESULTS DON'T MATCH UP







### ADVICE FOR DEVELOPERS

