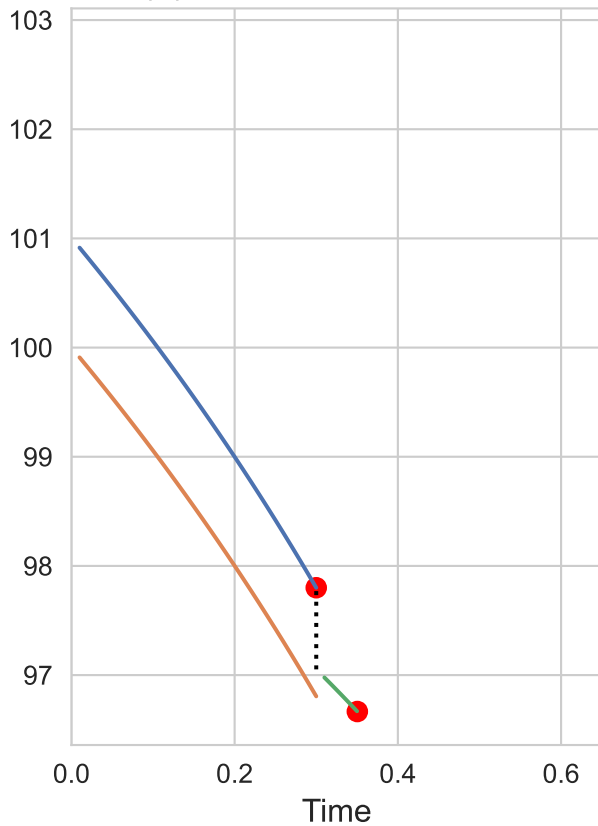


(a) Low First Disclosure



(b) High First Disclosure

