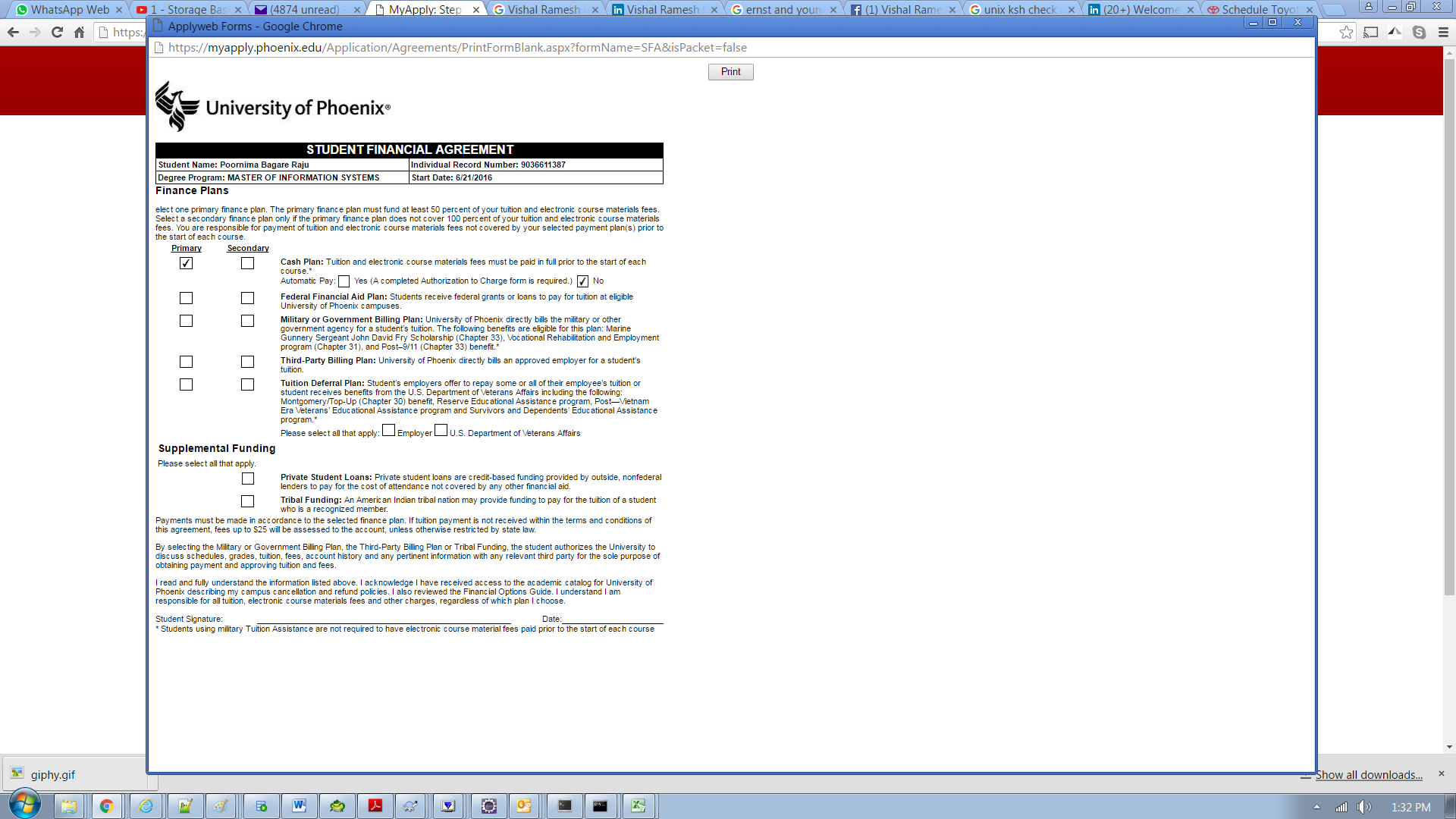
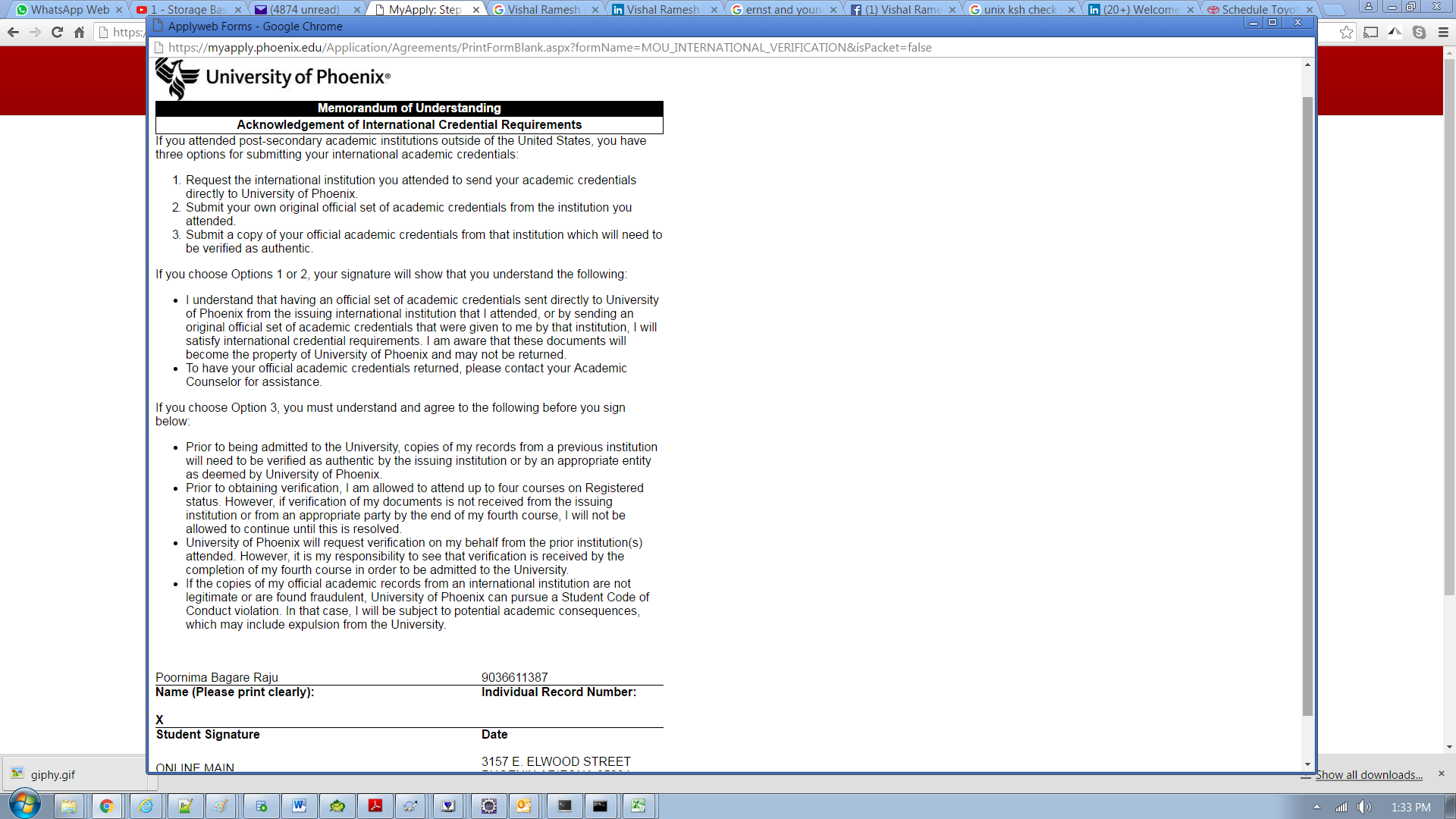
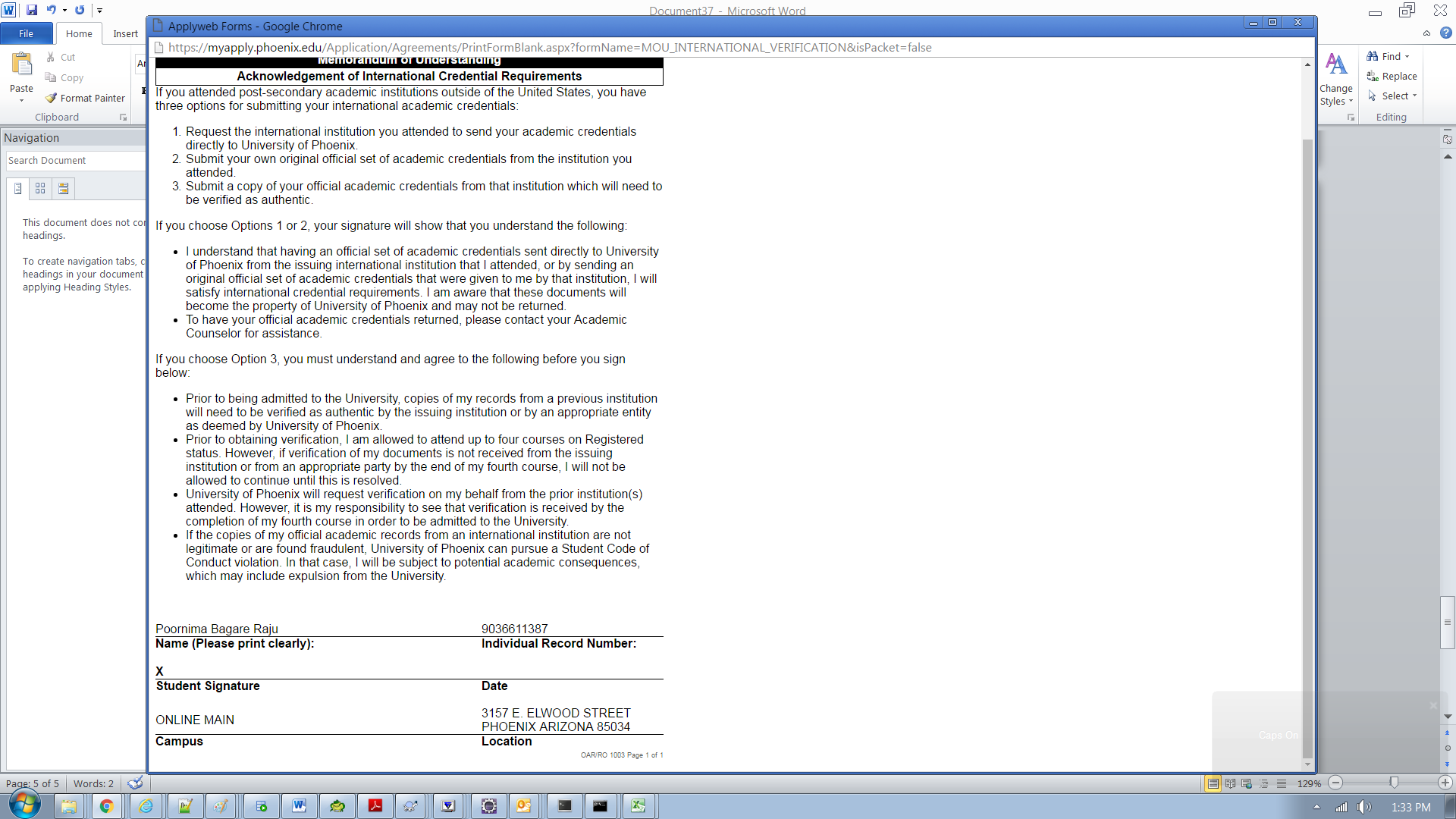


Finance-

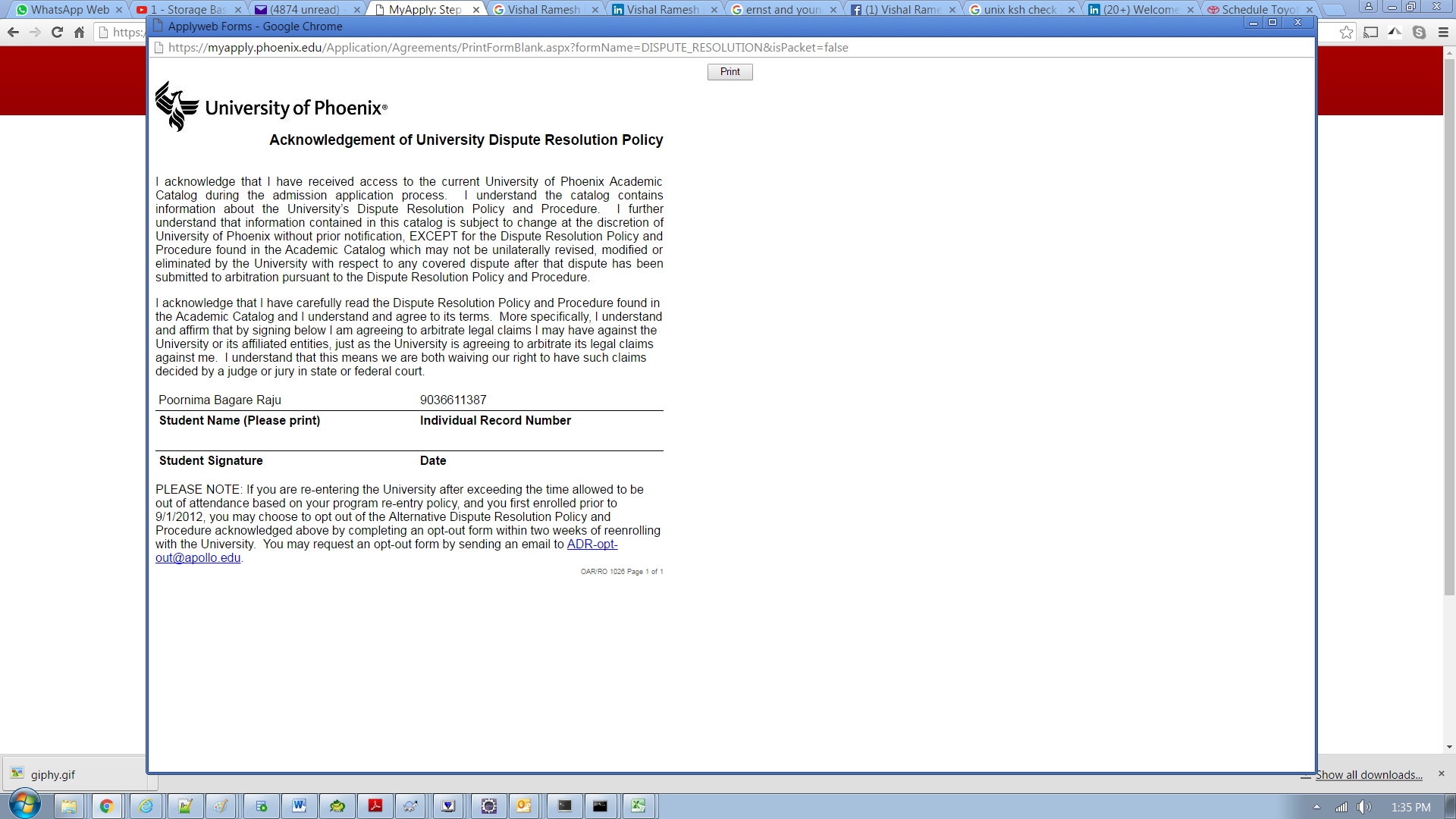


Memorandum



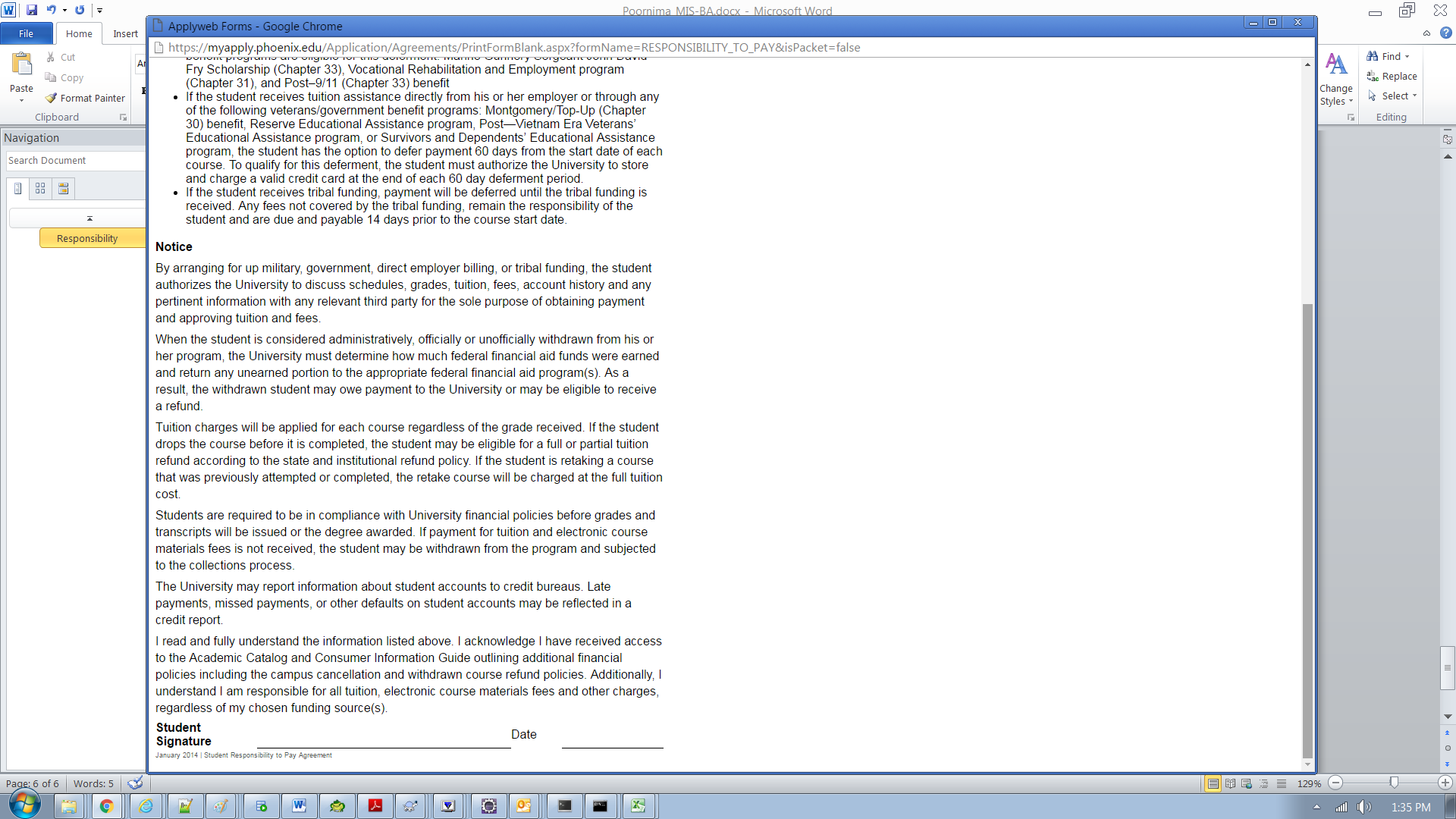


Dispute Resolution



**Responsibility**





Disclosure

