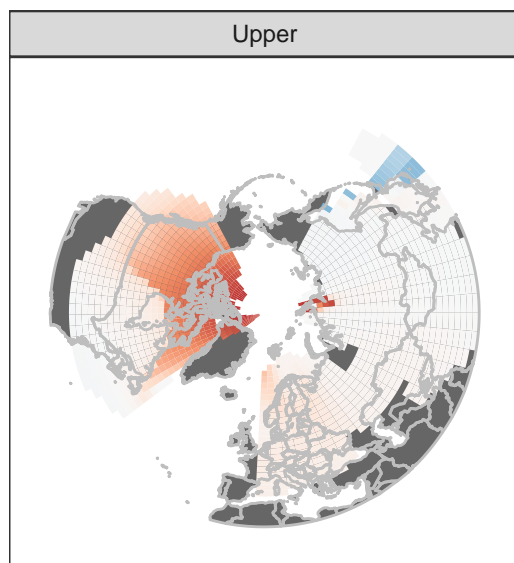
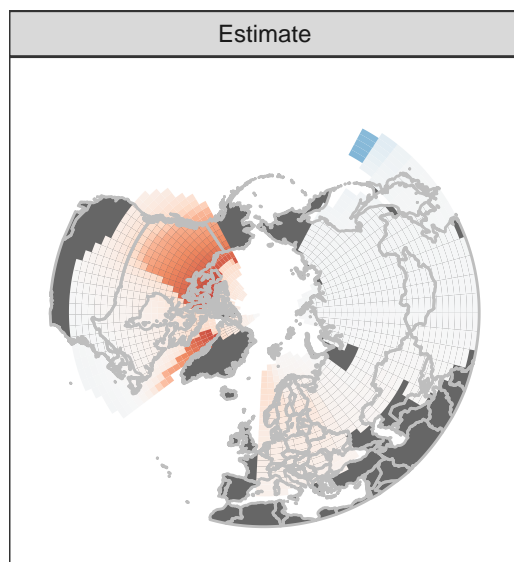
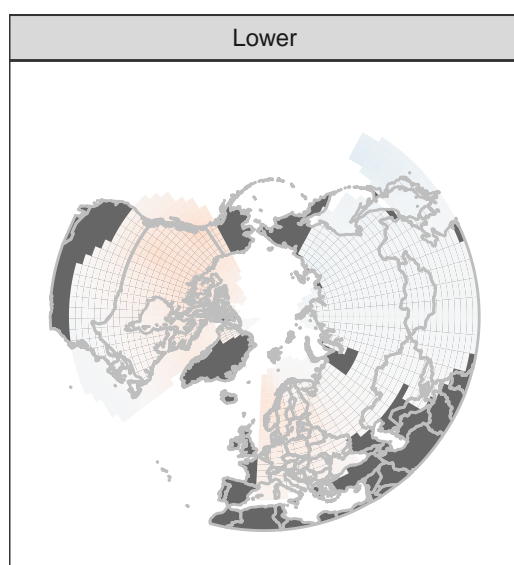
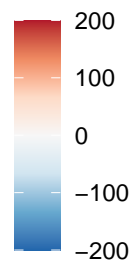
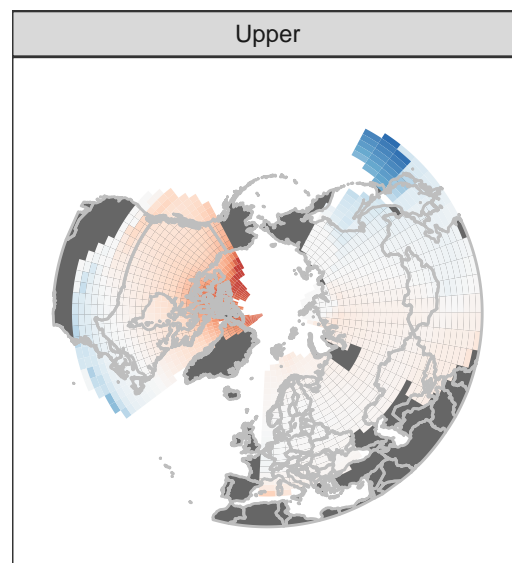
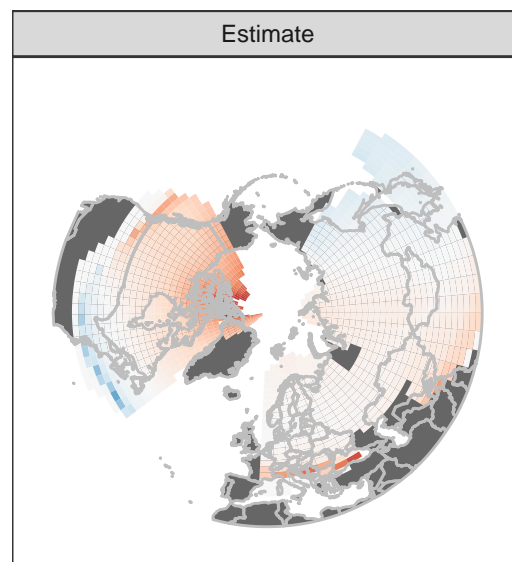
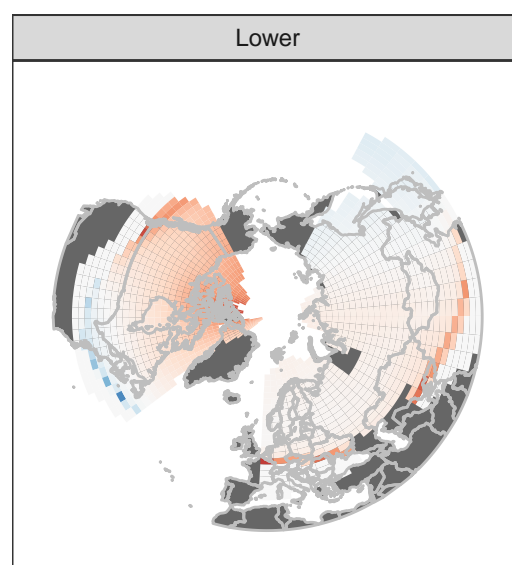


a.

Change in expected
freeze date (days)

**b.**

Change in expected
thaw date (days)

