

From: "Saved by Windows Internet Explorer 8"
Subject: Electronic Code of Federal Regulations:
Date: Wed, 25 May 2011 15:43:17 -0400
MIME-Version: 1.0
Content-Type: multipart/related;
 type="text/html";
 boundary="----=_NextPart_000_009C_01CC1AF2.774992E0"
X-MimeOLE: Produced By Microsoft MimeOLE V6.1.7600.16776

This is a multi-part message in MIME format.

-----=_NextPart_000_009C_01CC1AF2.774992E0
Content-Type: text/html;
 charset="iso-8859-1"
Content-Transfer-Encoding: quoted-printable
Content-Location: http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?
c=ecfr&sid=2883a06c4a1784ac5fcf6bb620746af8&rgn=div8&view=text&node=12:5.0.1.1.3
3.3.42.2&idno=12

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">
<HTML><HEAD><TITLE>Electronic Code of Federal Regulations:</TITLE>
<META content=3D"text/html; charset=3Diso-8859-1" =
http-equiv=3DContent-Type><!-- InstanceBegin =
template=3D"/Templates/NEW_ecfr.dwt" codeOutsideHTMLIsLocked=3D"false" =
--><!-- #BeginEditable "doctitle" --><!-- #EndEditable -->
<META content=3D"text/html; charset=3Diso-8859-1" =
HTTP=3D'equiv=3D"Content-Type"'><LINK=20
rel=3Dstylesheet type=3Dtext/css=20
href=3D"http://ecfr.gpoaccess.gov/e/ecfr/styles/styles.css"><LINK =
rel=3Dstylesheet=20
type=3Dtext/css =
href=3D"http://ecfr.gpoaccess.gov/e/ecfr/styles/print.css"=20
media=3Dprint><!-- InstanceBeginEditable name=3D"head" --><!-- =
InstanceEndEditable -->
<STYLE>.white {
    PADDING-BOTTOM: 0px; MARGIN: 0px; PADDING-LEFT: 0px; PADDING-RIGHT: =
0px; COLOR: #ffffff; PADDING-TOP: 0px
}
</STYLE>

<SCRIPT>
<!-- Cloak code
function leapto(form)
{
var site=3Dform.dest.selectedIndex;

if (site>=3D1)

{ location=3Dform.dest.options[site].value; }

}
// Decloak -->
</SCRIPT>
<NOSCRIPT>
<META name=3DGENERATOR content=3D"MSHTML 8.00.7600.16766"></HEAD>
<BODY leftMargin=3D0 topMargin=3D0><A=20
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
2883a06c4a1784ac5fcf6bb620746af8&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.33.3.42.2&idno=3D12#content"><IMG=20
border=3D0 alt=3D"Skip to content."=20
src=3D"http://www.gpoaccess.gov/images/spacer.gif"></A><A=20
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
2883a06c4a1784ac5fcf6bb620746af8&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.33.3.42.2&idno=3D12#links"><IMG=20
```

```
border=3D0 alt=3D"Skip to side navigation."=20
src=3D"http://www.gpoaccess.gov/images/spacer.gif"></A> Quick =
Navigation:=20
<UL>
  <LI><A href=3D"http://www.gpoaccess.gov/topics/index.html" =
SELECTED>Resources by=20
  Topic</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/business.html">Business =
&amp;=20
  Economy</A>=20
  <LI><A =
href=3D"http://www.gpoaccess.gov/topics/education.html">Education</A>=20
  <LI><A =
href=3D"http://www.gpoaccess.gov/topics/environment.html">Environment</A>=
=20

  <LI><A href=3D"http://www.gpoaccess.gov/topics/food.html">Food &amp; =
Drugs</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/grants.html">Grants =
&amp;=20
  Awards</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/health.html">Health =
&amp;=20
  Safety</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/military.html">Military =
&amp;=20
  Security</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/science.html">Science =
&amp;=20
  Technology</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/programs.html">Social=20
  Programs</A>=20
  <LI><A=20
  =
href=3D"http://www.gpoaccess.gov/topics/transportation.html">Transportati=
on</A>=20
  </LI></UL></NOSCRIPT><!-- Beginning of top navigation. Do not modify. =
-->
<TABLE border=3D0 cellSpacing=3D0 cellPadding=3D0 width=3D"100%">
  <TBODY>
    <TR id=3Dtopnav><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&amp;sid=3D=
2883a06c4a1784ac5fcf6bb620746af8&amp;rgn=3Ddiv8&amp;view=3Dtext&amp;node=3D=
12:5.0.1.1.33.3.42.2&amp;idno=3D12#content"><IMG=20
    border=3D0 alt=3D"Skip to content."=20
    src=3D"http://www.gpoaccess.gov/images/spacer.gif"></A><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&amp;sid=3D=
2883a06c4a1784ac5fcf6bb620746af8&amp;rgn=3Ddiv8&amp;view=3Dtext&amp;node=3D=
12:5.0.1.1.33.3.42.2&amp;idno=3D12#links"><IMG=20
    border=3D0 alt=3D"Skip to side navigation."=20
    src=3D"http://www.gpoaccess.gov/images/spacer.gif"></A></TR>
  <TR>
    <TD id=3Dtopnav bgColor=3D#333399=20
    background=3Dhttp://www.gpoaccess.gov/images/bg.gif>
    <TABLE border=3D0 cellSpacing=3D0 cellPadding=3D0 width=3D700>
    <TBODY>
    <TR>
    <TD bgColor=3D#ffffff vAlign=3Dbottom rowSpan=3D2><A=20
    href=3D"http://www.gpoaccess.gov/"><IMG border=3D0=20
    alt=3D"GPO Access Home Page."=20
    src=3D"http://www.gpoaccess.gov/images/nav_01.gif" =
width=3D132=20
```

```
height=3D69></A></TD>
<TD>
  <TABLE border=3D0 cellSpacing=3D0 cellPadding=3D2 =
width=3D568 height=3D38>
  <TBODY>
    <TR>
      <FORM name=3DquickNav>
        <TD bgColor=3D#ffffff height=3D3 vAlign=3Dbottom =
colSpan=3D2=20
          align=3Dleft><DIV align=3Dright><LABEL class=3Dwhite=20
for=3Dlabel_for_menu>Quick Navigation:</LABEL> <SELECT =
          style=3D"MARGIN: 0px; WIDTH: 145px; FONT-FAMILY: =
Arial, Helvetica, sans-serif; FONT-SIZE: 9pt"=20
          id=3Dlabel_for_menu size=3D1 name=3DquickNavBar> =
<OPTION selected=20
          =
value=3Dhttp://www.gpoaccess.gov/topics/index.html>Resources=20
          by Topic</OPTION> <OPTION=20
          =
value=3Dhttp://www.gpoaccess.gov/topics/business.html>Business=20
          &amp; Economy</OPTION> <OPTION=20
          =
value=3Dhttp://www.gpoaccess.gov/topics/education.html>Education</OPTION>=
=20
          <OPTION=20
          =
value=3Dhttp://www.gpoaccess.gov/topics/environment.html>Environment</OPT=
ION>=20
          <OPTION =
value=3Dhttp://www.gpoaccess.gov/topics/food.html>Food=20
          &amp; Drugs</OPTION> <OPTION=20
          =
value=3Dhttp://www.gpoaccess.gov/topics/grants.html>Grants=20
          &amp; Awards</OPTION> <OPTION=20
          =
value=3Dhttp://www.gpoaccess.gov/topics/health.html>Health=20
          &amp; Safety</OPTION> <OPTION=20
          =
value=3Dhttp://www.gpoaccess.gov/topics/military.html>Military=20
          &amp; Security</OPTION> <OPTION=20
          =
value=3Dhttp://www.gpoaccess.gov/topics/science.html>Science=20
          &amp; Technology</OPTION> <OPTION=20
          =
value=3Dhttp://www.gpoaccess.gov/topics/programs.html>Social=20
          Programs</OPTION> <OPTION=20
          =
value=3Dhttp://www.gpoaccess.gov/topics/transportation.html>Transportatio=
n</OPTION></SELECT>=20
          <A title=3D"Jump to selected topic."=20
          =
href=3D"javascript:location=3Ddocument.quickNav.quickNavBar.options[docum=
ent.quickNav.quickNavBar.selectedIndex].value"><IMG=20
          border=3D0 hspace=3D0 alt=3D"Jump to selected topic."=20
          align=3DabsBottom =
src=3D"http://www.gpoaccess.gov/images/go.gif"=20
          VALUE=3D""></A></DIV></TD></FORM><A name=3Dsearch></A>
        <FORM name=3Dquery=20
          action=3Dhttp://www.firstgov.gov/fgsearch/index.jsp>
        <TD bgColor=3D#ffffff vAlign=3Dbottom width=3D70 =
align=3Dmiddle>
          <DIV class=3Dsearch align=3Dright><LABEL =
for=3Dxmwo>Site=20
```

```
Search:</LABEL> <BR><A=20
=
href=3D"http://www.gpoaccess.gov/advancedsearch.html"><SPAN=20
class=3Dsearch>advanced</SPAN></A></DIV></TD>
<TD bgColor=3D#ffffff vAlign=3Dbottom width=3D151 =
align=3Dleft>
<DIV align=3Dright><INPUT=20
style=3D"MARGIN: 0px; WIDTH: 110px; FONT-FAMILY: =
Arial, Helvetica, sans-serif; FONT-SIZE: 9pt"=20
id=3Dxmw0 maxLength=3D50 align=3DabsMiddle name=3Dmw0> =
<INPUT=20
onkeypress=3Ddocument.query.submit();=20
onclick=3Ddocument.query.submit(); border=3D0 =
alt=3D"Submit Search"=20
align=3DabsMiddle =
src=3D"http://www.gpoaccess.gov/images/go.gif"=20
type=3Dimage> <INPUT value=3D0010 type=3Dhidden =
name=3Dadv> <INPUT=20
value=3D10 type=3Dhidden name=3Dnr> <INPUT value=3Dwww =
type=3Dhidden=20
name=3Ddb> <INPUT value=3D0 type=3Dhidden name=3Dfr> =
<INPUT value=3Dall=20
type=3Dhidden name=3Dmt0> <INPUT value=3Dshould =
type=3Dhidden=20
name=3Dms0> <INPUT value=3Ddetailed type=3Dhidden =
name=3Dde> <INPUT=20
value=3Ddomain type=3Dhidden name=3Dpl> <INPUT=20
value=3D"gpoaccess.gov, gpo.gov" type=3Dhidden =
name=3Ddomain>=20
</DIV></TD></FORM></TR></TBODY></TABLE></TD></TR>
<TR>
<TD><IMG border=3D0 alt=3D"Navigation Bar"=20
src=3D"http://www.gpoaccess.gov/images/nav_03.gif" =
width=3D568 height=3D44=20
=
useMap=3D#Map></TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE><MAP=20
name=3DMap><AREA href=3D"http://www.gpoaccess.gov/about/index.html" =
shape=3Dpoly=20
alt=3DAbout. coords=3D470,2,529,2,515,19,457,18><AREA=20
href=3D"http://www.gpoaccess.gov/help/index.html" shape=3Dpoly =
alt=3DHelp.=20
coords=3D407,2,466,2,452,19,394,18><AREA title=3D"A-Z Resource List."=20
href=3D"http://www.gpoaccess.gov/databases.html" shape=3Drect=20
alt=3D"A-Z Resource List." coords=3D1,23,121,43><AREA=20
title=3D"Locate a Federal Depository Library."=20
href=3D"http://www.gpoaccess.gov/libraries.html" shape=3Drect=20
alt=3D"Locate a Federal Depository Library." =
coords=3D124,24,332,43><AREA=20
title=3D"Buy Publications." href=3D"http://bookstore.gpo.gov/" =
shape=3Drect=20
alt=3D"Buy Publications." coords=3D335,22,444,43><AREA =
title=3DLegislative.=20
href=3D"http://www.gpoaccess.gov/legislative.html" shape=3Drect =
alt=3DLegislative.=20
coords=3D0,1,115,21><AREA title=3DExecutive.=20
href=3D"http://www.gpoaccess.gov/executive.html" shape=3Drect =
alt=3DExecutive.=20
coords=3D119,1,223,20><AREA title=3DJudicial.=20
href=3D"http://www.gpoaccess.gov/judicial.html" shape=3Drect =
alt=3DJudicial.=20
coords=3D227,1,310,21></MAP><!--End of top navigation. -->
<TABLE border=3D0 cellSpacing=3D0 cellPadding=3D0 width=3D700>
<TBODY>
<TR>
```

```

<TD id=3Dleftnav bgColor=3D#333399 vAlign=3Dtop width=3D5><IMG =
alt=3D" "=20
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif" =
width=3D5></TD>
<TD id=3Dleftnav bgColor=3D#333399 vAlign=3Dtop width=3D135>
<DIV align=3Dcenter><A name=3Dlinks></A><IMG=20
alt=3D"National Archives and Records Administration logo."=20
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/narablue.gif" =
width=3D120=20
height=3D122> </DIV><!-- #BeginLibraryItem "/library/leftnav.lbi" =
-->
<TABLE border=3D0 cellSpacing=3D0 cellPadding=3D0 width=3D137 =
bgColor=3D#ffffff>
<TBODY>
<TR vAlign=3Dtop align=3Dleft>
<TD height=3D12 colSpan=3D2>
<DIV align=3Dcenter><IMG alt=3D"Database Features."=20
=
src=3D"http://ecfr.gpoaccess.gov/images/applicationfeatures.gif"=20
width=3D137 height=3D16></DIV></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD height=3D5 colSpan=3D2><IMG alt=3D" "=20
src=3D"http://ecfr.gpoaccess.gov/images/spacer.gif" =
height=3D5></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2 width=3D13>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D20><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=
4ac5fcf6bb620746af8&c=3Decfr&tpl=3D%2Findex.tpl">Browse</A></TD><=
/TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D20><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=
4ac5fcf6bb620746af8&c=3Decfr&page=3Dsimple">Simple=20
Search </A></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D19>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D19><FONT color=3D#000011=20
face=3D"Arial, Helvetica, sans-serif">Advanced Search =
</FONT></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter></DIV></TD>
<TD class=3Dside height=3D20>*<A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=
4ac5fcf6bb620746af8&c=3Decfr&page=3Dboolean">=20
Boolean</A></TD></TR>
<TR align=3Dmiddle>
<TD height=3D20>&nbsp;</TD>
<TD class=3Dside align=3Dleft>*<A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=
4ac5fcf6bb620746af8&c=3Decfr&page=3Dproximity">Proximity</A></TD>=
</TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2 align=3Dmiddle>=95</TD>
<TD class=3Dside height=3D20><A=20

```

=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=4ac5fcf6bb620746af8&c=3Decfr&page=3Dhistory">Search=20
History</TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2 align=3Dmiddle>=95</TD>
<TD class=3Dside height=3D20><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=4ac5fcf6bb620746af8&c=3Decfr&tpl=3Dsearch.tpl">Search=20
Tips</TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D20><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=4ac5fcf6bb620746af8&c=3Decfr&tpl=3Dcorrectionspage.tpl">Correctio=ns</TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D20>
<P><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=4ac5fcf6bb620746af8&c=3Decfr&tpl=3Dupdate.tpl">Latest=20
Updates</P></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2 align=3Dmiddle>=95</TD>
<TD class=3Dside height=3D20><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=4ac5fcf6bb620746af8&c=3Decfr&tpl=3Dabout.tpl">User=20
Info</TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2 align=3Dmiddle>=95</TD>
<TD class=3Dside height=3D20><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=4ac5fcf6bb620746af8&c=3Decfr&tpl=3Dfaq.tpl">FAQs</TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D20><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=4ac5fcf6bb620746af8&c=3Decfr&tpl=3D%2Fagencylist.tpl">Agency=20
List</TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D35><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=4ac5fcf6bb620746af8&c=3Decfr&tpl=3Dibr.tpl">Incorporation=20
by Reference</TD></TR>
<TR vAlign=3Dtop align=3Dleft>
<TD class=3Dside height=3D2>
<DIV align=3Dcenter>=95</DIV></TD>
<TD class=3Dside height=3D20><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D2883a06c4a178=4ac5fcf6bb620746af8&c=3Decfr&tpl=3D%2Findex.tpl">e-CFR=20

```
    Main Page</A></TD></TR>
<TR vAlign=3Dtop align=3Dleft>
  <TD height=3D2 colSpan=3D2><IMG alt=3D" "=20
    src=3D"http://ecfr.gpoaccess.gov/images/bottom.gif" =
width=3D137=20
    height=3D16></TD></TR></TBODY></TABLE>
<TABLE border=3D0 cellSpacing=3D0 cellPadding=3D0 width=3D137 =
bgColor=3D#ffffff>
  <TBODY>
    <TR vAlign=3Dtop align=3Dleft>
      <TD height=3D12 colSpan=3D2>
        <DIV align=3Dcenter><IMG alt=3D"Related Resources"=20
          src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/related.gif" =
width=3D137=20
          height=3D16></DIV></TD></TR>
      <TR vAlign=3Dtop align=3Dleft>
        <TD height=3D5 colSpan=3D2><IMG alt=3D" "=20
          src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif"=20
height=3D5></TD></TR>
      <TR vAlign=3Dtop align=3Dleft>
        <TD class=3Dside height=3D2 width=3D13>
          <DIV align=3Dcenter>=95</DIV></TD>
        <TD class=3Dside height=3D35><A=20
          href=3D"http://www.gpoaccess.gov/cfr/index.html">Code of =
Federal=20
          Regulations</A></TD></TR>
      <TR vAlign=3Dtop align=3Dleft>
        <TD class=3Dside height=3D2>
          <DIV align=3Dcenter>=95</DIV></TD>
        <TD class=3Dside height=3D20><A=20
          href=3D"http://www.gpoaccess.gov/fr/index.html">Federal=20
Register</A></TD></TR>
      <TR vAlign=3Dtop align=3Dleft>
        <TD class=3Dside height=3D2>
          <DIV align=3Dcenter>=95</DIV></TD>
        <TD class=3Dside height=3D35><A=20
          href=3D"http://www.gpoaccess.gov/lsa/index.html">List of=20
CFR<BR>Sections Affected</A></TD></TR>
      <TR vAlign=3Dtop align=3Dleft>
        <TD class=3Dside height=3D2>
          <DIV align=3Dcenter>=95</DIV></TD>
        <TD class=3Dside height=3D20 width=3D132><A=20
          href=3D"http://www.regulations.gov/">Regulations.gov</A></TD></TR>
      <TR vAlign=3Dtop align=3Dleft>
        <TD class=3Dside height=3D2>
          <DIV align=3Dcenter>=95</DIV></TD>
        <TD class=3Dside height=3D20 width=3D132><A=20
          href=3D"http://www.gpoaccess.gov/ua/index.html">Unified=20
Agenda</A></TD></TR>
      <TR vAlign=3Dtop align=3Dleft>
        <TD class=3Dside height=3D2>
          <DIV align=3Dcenter>=95</DIV></TD>
        <TD class=3Dside height=3D20 width=3D132><A=20
          href=3D"http://www.gpoaccess.gov/nara/index.html">All NARA=20
Publications</A></TD></TR>
      <TR vAlign=3Dtop align=3Dleft>
        <TD height=3D2 colSpan=3D2><IMG alt=3D" "=20
          src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/bottom.gif" =
width=3D137=20
          height=3D16></TD></TR></TBODY></TABLE>
<TABLE border=3D0 cellSpacing=3D0 cellPadding=3D0 width=3D137 =
bgColor=3D#ffffff>
  <TBODY>
```

```
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accessible to the general public for the purposes of making or withdrawing deposits;

(5) Offers and sales are made only by regular, full-time employees of the savings association or by securities personnel who are subject to supervision by a registered broker-dealer;

(6) An acknowledgment, in the form set forth in paragraph (c) of this section, is signed by any customer to whom the security is sold in the savings association's offices prior to the sale of any such securities;

(7) A legend that the security is not a deposit or account and is not federally insured or guaranteed appears conspicuously on the security and in all offering documents and advertisements for the securities; legend must state in bold or other prominent type at least as large as other textual type in the document that "This security is not a deposit or account and is not federally insured or guaranteed"; and

(8) The savings association will be in compliance with its current capital requirements upon completion of the conversion stock offering.

(b) Securities sales practices, advertisements, and other sales literature used in connection with offers and sales of securities of savings associations shall be subject to § 7563g.10 of this chapter.

(c) Offers and sales of securities of a savings association or its affiliates in any office of the savings association must use a one-page, unambiguous, certification in substantially the following form:

FORM OF CERTIFICATION

FONT size 10

I ACKNOWLEDGE THAT THIS SECURITY IS NOT A DEPOSIT OR ACCOUNT AND IS NOT FEDERALLY INSURED, AND IS NOT GUARANTEED BY [insert name of savings association] OR BY THE FEDERAL GOVERNMENT.

If anyone asserts that this security is federally insured or guaranteed, or is as safe as an insured deposit, I should call the Office of Thrift Supervision Regional Director [insert Regional Director's name and telephone number with area code].

I further certify that, before purchasing the [description of security being offered] of [name of issuer, name of savings association and affiliation to issuer (if different)], I received an offering circular.

The offering circular that I received contains disclosure concerning the nature of the security being offered and describes the risks =

involved=20
in the investment, including:</P>
<P>[<I>List briefly the principal risks involved and cross =
reference=20
certain specified pages of the offering circular where a more =
complete=20
description of the risks is made.=20
=
</I>]</P>Signature:_____
Date:_____
<=

<P></P>
<P>(d) For purposes of this section, an =93office=94 of an =
association means=20
any premises used by the association that are identified to the =
public=20
through advertising or signage using the association's name, trade =
name,=20
or logo.</P>
<P>[57 FR 46088, Oct. 7, 1992]</P>
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ROMYDAFZjMKQCypQAL5QBdygAQYQBGFJBFxQBQMggTSYiDZ4BUNQhEUwgAcoAQwQBg+oA/80AAmQ
C9M8BUUwg746TUp4AkWoBhGQCaJkLdeczVLbRaP5RkesrF0gVwU0Q8c0WL4TeC0yuJcURbVi3iZ
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ly2RCx5oAzBYBCKoABRayXjxmTHIBAPaOYLIGkFYBFUgg/8aaBb845IiqIMD6IGJcANZUNMyQID8
PE3/PIMCGMwUWMUL3dA09cEevMAGZEoSHEPLFERQFGqNJLDAFFKrdS5UM55cM5MzdSvLEvgKcuE
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+AMYaQNRqANVYIMCgIFz2AYimIMWwL8wBYBqCIm6YARndYHXGoJF8IQ8AAdjGMaiIVQ0PdTcPEpF
JdESbdrfhntfDE5LjRFFGMacXMZ83Vd97Vd+/Vd/DVIaHViBLViCPViDTViEXdhLZMFIKIZW4NQZ
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eSgGz11hdFiGLGZhfRZd5ER0Tt2GziAGNpAHdvdK5gzLteLor8Qbw1wGn6EDWziCTsgGbiaa0AmG
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I6CD/3Awyj8wh2KIA6rW7T0g6nAIBg9gbSTYgzKWBwtixUVd67U2QGHIHTQZ3zebu3ubn8GnugD
aMQeb/Iub75GEo2QZPvEb/Zub/d+b/i0b/meb/qub/uW78R5Q+gbWf5+5cwGH3SYxM0u6RCw7GJg
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Vun/DvDKZi0Ih3JA70EKB8cP9fJ3XpAlV0sqj99Dr65k+esyj74KqIB7gQAHUKoDSJxJpnN073Te
WJAgF3K6PGzgzS28k74GRtoJTFft3bnVXf5sqp/BuhBLzhtRIlyoL4IAFIABii6JJ9XRgD3bfQBDC
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charset="iso-8859-1"
Content-Transfer-Encoding: quoted-printable
Content-Location: http://ecfr.gpoaccess.gov/e/ecfr/styles/styles.css

```
.td {
    FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: 12px
}
.tr {
    FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: 12px
}
.h1 {
    LINE-HEIGHT: 18pt; FONT-FAMILY: Arial, Helvetica, sans-serif; =
FONT-SIZE: 16px; FONT-WEIGHT: bold; Arial:=20
}
.h2 {
    PADDING-BOTTOM: 0px; LINE-HEIGHT: normal; FONT-STYLE: normal; =
PADDING-LEFT: 0px; PADDING-RIGHT: 0px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; MARGIN-BOTTOM: 0px; COLOR: #000000; FONT-SIZE: 14px; =
FONT-WEIGHT: bold; PADDING-TOP: 0px
}
.h3 {
    LINE-HEIGHT: normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, =
sans-serif; MARGIN-BOTTOM: 0px; FONT-SIZE: 12px; FONT-WEIGHT: bold
}
.caption {
    LINE-HEIGHT: normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, =
sans-serif; MARGIN-BOTTOM: 0px; FONT-SIZE: 12px; FONT-WEIGHT: bold
}
.footer {
    TEXT-ALIGN: center; FONT-FAMILY: Arial, Helvetica, sans-serif; =
BACKGROUND-POSITION: center 50%; FONT-SIZE: 10px
}
.top {
    TEXT-ALIGN: right; FONT-FAMILY: Arial, Helvetica, sans-serif; =
FONT-SIZE: 10px
}
.tablespaceing {
    PADDING-BOTTOM: 5px; PADDING-LEFT: 5px; PADDING-RIGHT: 5px; =
PADDING-TOP: 10px
}
.fontsmall {
    FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: 11px
}
.navigation {
    FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: 10px
}
.invisiblelink {
    FONT-FAMILY: Arial, Helvetica, sans-serif; COLOR: #ffffff; FONT-SIZE: =
10px; TEXT-DECORATION: none
}
A.menubar:link {
    COLOR: blue
}
A.menubar:visited {
    COLOR: purple
}
A.menubar:hover {
    COLOR: #cc3333
}
A.menubar:active {
    COLOR: purple
}
.toplogo {
    LINE-HEIGHT: normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, =
```

```

sans-serif; MARGIN-BOTTOM: 0px; FONT-SIZE: 14px; FONT-WEIGHT: bold
}
.search {
    CLIP: ; FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: 10px
}
.side {
    FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: 12px
}
.subparagraph {
    FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: 12px; TOP: -5px; =
FONT-WEIGHT: normal
}
.head {
    FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: 18px; =
FONT-WEIGHT: bolder
}
.recentupdateslink {
    TEXT-ALIGN: left; FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: =
12px; FONT-WEIGHT: bolder
}
.updatetitle {
    TEXT-ALIGN: left; TEXT-INDENT: 5pt; FONT-FAMILY: Arial, Helvetica, =
sans-serif; COLOR: #ff0000; FONT-SIZE: 14px; FONT-WEIGHT: bold
}
.updatebodytest {
    TEXT-ALIGN: left; FONT-VARIANT: normal; FONT-STYLE: normal; =
FONT-FAMILY: Arial, Helvetica, sans-serif; BACKGROUND-POSITION: left =
50%; FONT-SIZE: 12px; FONT-WEIGHT: normal
}
.updatebold {
    TEXT-ALIGN: left; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, =
sans-serif; BACKGROUND-POSITION: left 50%; FONT-SIZE: 12px; FONT-WEIGHT: =
bold
}
.body {
    BACKGROUND-COLOR: #ffffff; FONT-FAMILY: Arial, sans-serif; COLOR: =
#000000
}
.a {
    TEXT-DECORATION: underline
}
.a:link {
    BACKGROUND-COLOR: #ffffff; COLOR: blue
}
.a:visited {
    BACKGROUND-COLOR: #ffffff; COLOR: red
}
.a:active {
    BACKGROUND-COLOR: #ffffff; COLOR: #ff0000
}
.p {
    TEXT-ALIGN: center; WIDTH: 474px; BACKGROUND-REPEAT: no-repeat; =
FONT-FAMILY: Arial, sans-serif; FONT-WEIGHT: normal
}
.title {
    TEXT-ALIGN: left; FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: =
20px; FONT-WEIGHT: bold
}
.subtitle {
    TEXT-ALIGN: left; FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: =
14px; FONT-WEIGHT: bold
}
.mainheader {
    FONT-SIZE: 130%; FONT-WEIGHT: bold
}

```

```

}
.chapter {
    TEXT-ALIGN: left; FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: =
16px; FONT-WEIGHT: bold
}
.subchapter {
    TEXT-ALIGN: left; FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: =
14px; FONT-WEIGHT: bold
}
.part {
    FONT-SIZE: 100%; FONT-WEIGHT: bold
}
.subpart {
    BACKGROUND-COLOR: #ffffff; COLOR: blue; FONT-SIZE: 90%
}
.nopart {
    BACKGROUND-COLOR: #ffffff; COLOR: green
}
.reserved {
    BACKGROUND-COLOR: #ffffff; COLOR: red
}
.menu {
    FONT-FAMILY: Arial, Helvetica, sans-serif; FONT-SIZE: 12px
}
.hilite {
    COLOR: #cc0000; FONT-WEIGHT: bold
}
.gpotbl_hang {
    TEXT-INDENT: -2em
}
.gpotbl_table {
    BORDER-COLLAPSE: collapse; EMPTY-CELLS: show; PADDING-TOP: 0.5em
}
.gpotbl_div {
    BORDER-BOTTOM: black 2px solid; BORDER-LEFT: black 2px solid; =
BORDER-TOP: black 2px solid; BORDER-RIGHT: black 2px solid; space-after: =
0.25em
}
.gpotbl_title {
    TEXT-ALIGN: center; PADDING-BOTTOM: 0.5em; FONT-WEIGHT: bold
}
.gpotbl_description {
    TEXT-ALIGN: center
}
.gpotbl_cell {
    BORDER-BOTTOM: black 1px solid; BORDER-LEFT: black 1px solid; =
VERTICAL-ALIGN: top; BORDER-TOP: black 1px solid; BORDER-RIGHT: black =
1px solid
}
.gpotbl_colhed {
    BORDER-BOTTOM: black 1px solid; BORDER-LEFT: black 1px solid; =
VERTICAL-ALIGN: bottom; BORDER-TOP: black 1px solid; BORDER-RIGHT: black =
1px solid
}
.gpotbl_note {
=09
}

```

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charset="iso-8859-1"

Content-Transfer-Encoding: 7bit

Content-Location: <http://ecfr.gpoaccess.gov/e/ecfr/styles/print.css>

```
#topnav {
    DISPLAY: none
}
#leftnav {
    DISPLAY: none
}
.tablespaceing {
    PADDING-LEFT: 0px
}
```

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