

From: <Saved by Windows Internet Explorer 7>
Subject: Electronic Code of Federal Regulations:
Date: Tue, 27 May 2008 16:22:32 -0400
MIME-Version: 1.0
Content-Type: multipart/related;
 type="text/html";
 boundary="-----_NextPart_000_0027_01C8C015.DD746C60"
X-MimeOLE: Produced By Microsoft MimeOLE V6.00.2900.3198

This is a multi-part message in MIME format.

-----_NextPart_000_0027_01C8C015.DD746C60
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=ead509a913a2a010df9b46da8c56e31c&rgn=div8&view=text&node=12:5.0.1.1.5
4.0.83.4&idno=12

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">
<HTML><HEAD><TITLE>Electronic Code of Federal Regulations:</TITLE>
<META http-equiv=3DContent-Type content=3D"text/html; =
charset=3Diso-8859-1"><!-- 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
href=3D"http://ecfr.gpoaccess.gov/e/ecfr/styles/styles.css" =
type=3Dtext/css=20
rel=3Dstylesheet><LINK media=3Dprint=20
href=3D"http://ecfr.gpoaccess.gov/e/ecfr/styles/print.css" =
type=3Dtext/css=20
rel=3Dstylesheet><!-- InstanceBeginEditable name=3D"head" --><!-- =
InstanceEndEditable -->
<STYLE>.white {
    PADDING-RIGHT: 0px; PADDING-LEFT: 0px; PADDING-BOTTOM: 0px; MARGIN: =
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 content=3D"MSHTML 6.00.6000.16640" name=3DGENERATOR></HEAD>
<BODY leftMargin=3D0 topMargin=3D0><A=20
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.54.0.83.4&idno=3D12#content"><IMG=20
alt=3D"Skip to content." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
border=3D0></A><A=20
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=
```

```

12:5.0.1.1.54.0.83.4&idno=3D12#links"><IMG=20
alt=3D"Skip to side navigation." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
border=3D0></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 =
&=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 &=
Drugs</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/grants.html">Grants =
&=20
  Awards</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/health.html">Health =
&=20
  Safety</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/military.html">Military =
&=20
  Security</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/science.html">Science =
&=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 cellSpacing=3D0 cellPadding=3D0 width=3D"100%" border=3D0>
  <TBODY>
    <TR id=3Dtopnav><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.54.0.83.4&idno=3D12#content"><IMG=20
    alt=3D"Skip to content." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
    border=3D0></A><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
ead509a913a2a010df9b46da8c56e31c&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.54.0.83.4&idno=3D12#links"><IMG=20
    alt=3D"Skip to side navigation."=20
    src=3D"http://www.gpoaccess.gov/images/spacer.gif" =
border=3D0></A></TR>
    <TR>
      <TD id=3Dtopnav background=3Dhttp://www.gpoaccess.gov/images/bg.gif=20
      bgColor=3D#333399>
        <TABLE cellSpacing=3D0 cellPadding=3D0 width=3D700 border=3D0>
          <TBODY>
            <TR>
              <TD vAlign=3Dbottom bgColor=3D#ffffff rowSpan=3D2><A=20
              href=3D"http://www.gpoaccess.gov/"><IMG height=3D69=20

```

```

        alt=3D"GPO Access Home Page."=20
        src=3D"http://www.gpoaccess.gov/images/nav_01.gif" =
width=3D132=20
        border=3D0></A></TD>
    <TD>
        <TABLE height=3D38 cellSpacing=3D0 cellPadding=3D2 =
width=3D568 border=3D0>
            <TBODY>
                <TR>
                    <FORM name=3DquickNav>
                        <TD vAlign=3Dbottom align=3Dleft bgColor=3D#ffffff =
colSpan=3D2=20
                            height=3D3><DIV align=3Dright><LABEL class=3Dwhite=20
                            for=3Dlabel_for_menu>Quick Navigation:</LABEL> <SELECT =

                            id=3Dlabel_for_menu=20
                            style=3D"FONT-SIZE: 9pt; MARGIN: 0px; WIDTH: 145px; =
FONT-FAMILY: Arial, Helvetica, sans-serif"=20
                            size=3D1 name=3DquickNavBar> <OPTION=20
                            value=3Dhttp://www.gpoaccess.gov/topics/index.html=20
                            selected>Resources 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
                            alt=3D"Jump to selected topic." hspace=3D0=20
                            src=3D"http://www.gpoaccess.gov/images/go.gif" =
align=3DabsBottom=20
                            border=3D0 VALUE=3D""></A></DIV></TD></FORM><A =
name=3Dsearch></A>
                        <FORM name=3Dquery=20
                        action=3Dhttp://www.firstgov.gov/fgsearch/index.jsp>
                        <TD vAlign=3Dbottom align=3Dmiddle width=3D70 =

```

```

bgColor=3D#ffffff>
    <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 vAlign=3Dbottom align=3Dleft width=3D151 =
bgColor=3D#ffffff>
        <DIV align=3Dright><INPUT id=3Dxmwo=20
        style=3D"FONT-SIZE: 9pt; MARGIN: 0px; WIDTH: 110px; =
FONT-FAMILY: Arial, Helvetica, sans-serif">20
        maxLength=3D50 align=3DabsMiddle name=3Dmw0> <INPUT=20
        onkeypress=3Ddocument.query.submit();=20
        onclick=3Ddocument.query.submit(); type=3Dimage=20
        alt=3D"Submit Search">20
        src=3D"http://www.gpoaccess.gov/images/go.gif" =
align=3DabsMiddle=20
        border=3D0> <INPUT type=3Dhidden value=3D0010 =
name=3Dadv> <INPUT=20
        type=3Dhidden value=3D10 name=3Dnr> <INPUT =
type=3Dhidden value=3Dwww=20
        name=3Ddb> <INPUT type=3Dhidden value=3D0 name=3Dfr> =
<INPUT=20
        type=3Dhidden value=3Dall name=3Dmt0> <INPUT =
type=3Dhidden=20
        value=3Dshould name=3Dms0> <INPUT type=3Dhidden =
value=3Ddetailed=20
        name=3Dde> <INPUT type=3Dhidden value=3Ddomain =
name=3Dpl> <INPUT=20
        type=3Dhidden value=3D"gpoaccess.gov, gpo.gov" =
name=3Ddomain>=20
        </DIV></TD></FORM></TR></TBODY></TABLE></TD></TR>
    <TR>
        <TD><IMG height=3D44 alt=3D"Navigation Bar">20
        src=3D"http://www.gpoaccess.gov/images/nav_03.gif" =
width=3D568=20
        useMap=3D#Map =
border=3D0></TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE><MAP=20
name=3DMap><AREA shape=3DPOLY alt=3DAbout. =
coords=3D588,3,661,3,644,24,571,23=20
href=3D"http://www.gpoaccess.gov/about/index.html"><AREA shape=3DPOLY =
alt=3DHelp.=20
coords=3D509,3,583,3,565,24,493,23=20
href=3D"http://www.gpoaccess.gov/help/index.html"><AREA=20
title=3D"A-Z Resource List." shape=3DRECT alt=3D"A-Z Resource List.">20
coords=3D1,29,151,54 =
href=3D"http://www.gpoaccess.gov/databases.html"><AREA=20
title=3D"Locate a Federal Depository Library." shape=3DRECT=20
alt=3D"Locate a Federal Depository Library." coords=3D155,30,415,54=20
href=3D"http://www.gpoaccess.gov/libraries.html"><AREA title=3D"Buy =
Publications.">20
shape=3DRECT alt=3D"Buy Publications." coords=3D419,28,555,54=20
href=3D"http://bookstore.gpo.gov/"><AREA title=3DLegislative. =
shape=3DRECT=20
alt=3DLegislative. coords=3D0,1,144,26=20
href=3D"http://www.gpoaccess.gov/legislative.html"><AREA =
title=3DExecutive.=20
shape=3DRECT alt=3DExecutive. coords=3D149,1,279,25=20
href=3D"http://www.gpoaccess.gov/executive.html"><AREA =
title=3DJudicial.=20
shape=3DRECT alt=3DJudicial. coords=3D284,1,388,26=20
href=3D"http://www.gpoaccess.gov/judicial.html"></MAP><!--End of top =
navigation. -->

```

```

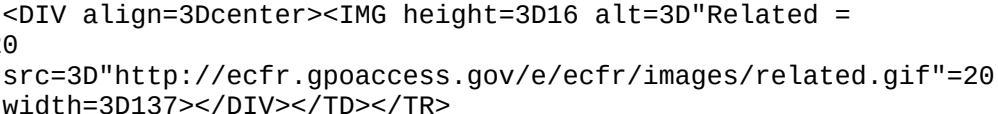
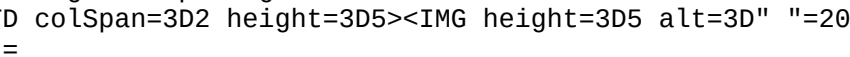
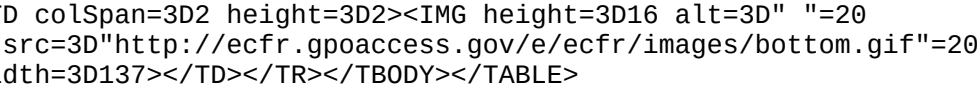
<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D700 border=3D0>
  <TBODY>
    <TR>
      <TD id=3Dleftnav vAlign=3Dtop width=3D5 bgColor=3D#333399><IMG =
alt=3D" "=20
      src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif" =
width=3D5></TD>
      <TD id=3Dleftnav vAlign=3Dtop width=3D135 bgColor=3D#333399>
        <DIV align=3Dcenter><A name=3Dlinks></A><IMG height=3D122=20
alt=3D"National Archives and Records Administration logo."=20
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/narablue.gif" =
width=3D120>=20
        </DIV><!-- #BeginLibraryItem "/library/leftnav.lbi" -->
        <TABLE cellSpacing=3D0 cellPadding=3D0 width=3D137 =
bgColor=3D#ffffff border=3D0>
          <TBODY>
            <TR vAlign=3Dtop align=3Dleft>
              <TD colSpan=3D2 height=3D12>
                <DIV align=3Dcenter><IMG height=3D16 alt=3D"Database =
Features."=20
                =
src=3D"http://ecfr.gpoaccess.gov/images/applicationfeatures.gif"=20
width=3D137></DIV></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD colSpan=3D2 height=3D5><IMG height=3D5 alt=3D" "=20
              =
src=3D"http://ecfr.gpoaccess.gov/images/spacer.gif"></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD class=3Dside width=3D13 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=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;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=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;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 face=3D"Arial, Helvetica, =
sans-serif"=20
color=3D#000011>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=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;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=3DDead509a913a2a=
010df9b46da8c56e31c&amp;c=3Decfr&amp;page=3Dproximity">Proximity</A></TD>=
</TR>

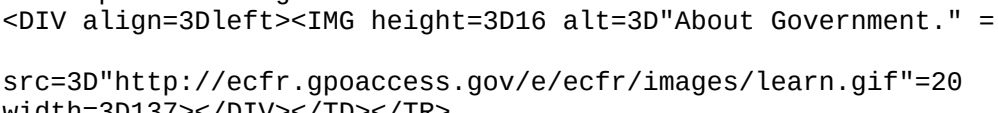
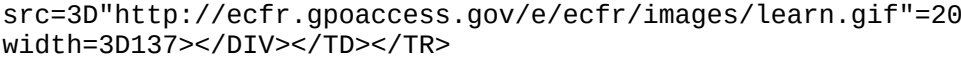
```

```

<TR vAlign=3Dtop align=3Dleft>
  <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
  <TD class=3Dside height=3D20><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&page=3Dhistory">Search=20
    History</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3Dsearch.tpl">Search=20
      Tips</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=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3Dcorrectionspage.tpl">Correctio=
ns</A></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=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3Dupdate.tpl">Latest=20
        Updates</A></P></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3Dabout.tpl">User=20
      Info</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD class=3Dside align=3Dmiddle height=3D2>=95</TD>
    <TD class=3Dside height=3D20><A=20
      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3Dfaq.tpl">FAQs</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=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3D%2Fagencylist.tpl">Agency=20
      List</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=3Dead509a913a2a=
010df9b46da8c56e31c&c=3Decfr&tpl=3D%2Findex.tpl">e-CFR=20
      Main Page</A></TD></TR>
  <TR vAlign=3Dtop align=3Dleft>
    <TD colSpan=3D2 height=3D2><IMG height=3D16 alt=3D" "=20
      src=3D"http://ecfr.gpoaccess.gov/images/bottom.gif"=20
      width=3D137></TD></TR></TBODY></TABLE>

```

  95 Code of Federal Regulations 95 Federal Register 95 List of CFR Sections Affected 95 Regulations.gov 95 Unified Agenda 95 All NARA Publications 
--

```

        <TD colSpan=3D3 height=3D5><IMG height=3D5 alt=3D" "=20
            src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif"=20
width=3D1></TD></TR>
        <TR vAlign=3Dtop align=3Dleft>
            <TD width=3D52 height=3D10>
                <DIV align=3Dleft><A href=3D"http://bensguide.gpo.gov/"><IMG =
height=3D52=20
                    alt=3D"Ben's Guide Logo." hspace=3D2=20
                    src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/ben2.gif" =
width=3D48=20
                    border=3D0></A></DIV></TD>
            <TD class=3Dside width=3D85 height=3D10>
                <DIV align=3Dleft><A =
href=3D"http://bensguide.gpo.gov/">Ben's=20
                Guide<BR>to U.S.<BR>Government</A></DIV></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
                <TD colSpan=3D3 height=3D2><IMG height=3D16 alt=3D" "=20
                    src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/bottom.gif"=20
                    width=3D137></TD></TR></TBODY></TABLE><!-- #EndLibraryItem -->
        <DIV align=3Dcenter><A=20
        =
href=3D"http://frwebgate.access.gpo.gov/cgi-bin/leaving.cgi?from=3Dexit.h=
tml&to=3Dhttp://www.adobe.com/prodindex/acrobat/readstep.html&log=
=3Dlinklog"><IMG=20
            height=3D31 alt=3D"Get Adobe Reader"=20
            src=3D"http://www.gpoaccess.gov/images/getacro.gif" width=3D88 =
border=3D0></A>=20
        </DIV></TD>
        <TD id=3Dleftnav vAlign=3Dtop align=3Dleft width=3D5 =
bgColor=3D#333399><IMG alt=3D" "=20
            src=3D"http://www.gpoaccess.gov/images/spacer.gif" width=3D5></TD>
        <TD class=3Dtablespacing vAlign=3Dtop width=3D555>
            <P class=3Dnavigation><A =
href=3D"http://www.gpoaccess.gov/index.html">Home=20
            Page</A> &gt; <A =
href=3D"http://www.gpoaccess.gov/executive.html">Executive=20
            Branch</A> &gt; <A =
href=3D"http://www.gpoaccess.gov/cfr/index.html">Code of=20
            Federal Regulations</A> &gt; <A=20
            href=3D"http://www.gpoaccess.gov/ecfr/">Electronic Code of Federal =
            Regulations</A> </P>
            <P align=3Dcenter><A name=3Dcontent></A><IMG height=3D120 =
alt=3D"blue pill"=20
            src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/logo--bluepill.gif" =
            width=3D498><BR><!--<H3 ALIGN=3D"center"><SPAN =
CLASS=3D"head">Electronic Code of Federal Regulations=20
            (e-CFR)</SPAN> </H3>--><!--<H4 ALIGN=3D"center"><FONT =
COLOR=3D"#FF0000" FACE=3D"Arial, Helvetica, sans-serif">BETA TEST =
SITE</FONT></H4>--><FONT=20
            face=3D"Arial, Helvetica, sans-serif" color=3D#ff0000 =
size=3D4><STRONG>e-CFR=20
            Data is current as of May 22, 2008</STRONG></FONT> </P><!-- =
InstanceBeginEditable name=3D"body" --><!--XXXXXXXXXXXXXXXXXXXXPUT COPY =
HEREXXXXXXXXXXXXXXXXXXXXXXXXXXXX-->
            <P align=3Dcenter><SPAN class=3Dupdatebodytest></SPAN></P>
            <P><SPAN class=3Dupdatebodytest></P></SPAN>
            <P><SPAN class=3Dupdatebodytest><BR><STRONG><SPAN =
class=3Dmainheader>Title 12:=20
            Banks and Banking</SPAN></STRONG><BR><SPAN class=3Ddiv5head><A=20
            =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr;sid=3Dead5=
09a913a2a010df9b46da8c56e31c;rgn=3Ddiv5;view=3Dtext;node=3D12%3A5.0.1.1.5=

```


4;idno=3D12;cc=3Decfr"=20
name=3D12:5.0.1.1.54>PART 590=97PREEMPTION OF STATE USURY =
LAWS

<P><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr;sid=3Dead5=
09a913a2a010df9b46da8c56e31c;rgn=3Ddiv8;view=3Dtext;node=3D12%3A5.0.1.1.5=
4.0.83.3;idno=3D12;cc=3Decfr">Browse=20
Previous | <A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr;sid=3Dead5=
09a913a2a010df9b46da8c56e31c;rgn=3Ddiv8;view=3Dtext;node=3D12%3A5.0.1.1.5=
4.0.83.5;idno=3D12;cc=3Decfr">Browse=20
Next

<H5>=A7 590.4 Federally-related residential=20
manufactured housing loans=97consumer protection provisions.</H5>
<P>(a) <I>Definitions. </I>As used in this section:</P>
<P>(1) <I>Prepayment. </I>A =93prepayment=94 occurs upon=97</P>
<P>(i) Refinancing or consolidation of the indebtedness;</P>
<P>(ii) Actual prepayment of the indebtedness by the debtor, =
whether=20
voluntarily or following acceleration of the payment obligation by =
the=20
creditor; or</P>
<P>(iii) The entry of a judgment for the indebtedness in favor of =
the=20
creditor.</P>
<P>(2) <I>Actuarial method. </I>The term <I>actuarial method =
</I>means the=20
method of allocating payments made on a debt between the =
outstanding=20
balance of the obligation and the finance charge pursuant to which =
a=20
payment is applied first to the accumulated finance charge and any =
remainder is subtracted from, or any deficiency is added to, the=20
outstanding balance of the obligation.</P>
<P>(3) <I>Precomputed Finance Charge. </I>The term <I>precomputed =
finance=20
charge </I>means interest or a time/price differential as computed =
by the=20
add-on or discount method. Precomputed finance charges do not =
include loan=20
fees, points, finder's fees, or similar charges.</P>
<P>(4) <I>Creditor. </I>The term <I>creditor </I>means any entity =
covered=20
by this part, including those which regularly extend or arrange =
for the=20
extension of credit and assignees that are creditors under section =
501(a)(1)(C)(v) of the Depository Institutions Deregulation and =
Monetary=20
Control Act of 1980.</P>
<P>(b) <I>General. </I>(1) The provisions of the constitution or =
the laws=20
of any state expressly limiting the rate or amount of interest, =
discount=20
points, finance charges, or other charges which may be charged, =
taken,=20
received, or reserved shall not apply to any loan, mortgage, =
credit sale,=20
or advance which is secured by a first lien on a residential =
mobile home=20
if a creditor covered by this part complies with the consumer =

protection=20
regulations of this section.</P>
<P>(2) <I>Relation to state law. </I>(i) In making loans or credit =
sales=20
subject to this section, creditors shall comply with state and =
Federal law=20
in accordance with the following:</P>
<P>(A) <I>State law regulating matters not covered by this =
section.=20
</I>When state law regulating matters not covered by this section =
is=20
otherwise applicable to a loan or credit sale subject to this =
section,=20
creditors shall comply with such state law provisions.</P>
<P>(B) <I>State law regulating matters covered by this section.=20
</I>Creditors need comply only with the provisions of this =
section, unless=20
the Office determines that an otherwise applicable state law =
regulating=20
matters covered by this section provides greater protection to =
consumers.=20
Such determinations shall be published in the<E T=3D"04">Federal=20
Register</E>and shall operate prospectively.</P>
<P>(ii) Any interested party may petition the Office for a =
determination=20
that state law requirements are more protective of consumers than =
the=20
provisions of this section. Petitions shall be sent to: Secretary =
to the=20
Office of Thrift Supervision, 1700 G Street, NW., Washington, DC =
20552,=20
and shall include:</P>
<P>(A) A copy of the state law to be considered;</P>
<P>(B) Copies of any relevant judicial, regulatory, or =
administrative=20
interpretations of the state law; and</P>
<P>(C) An opinion or memorandum from the state Attorney General or =
other=20
appropriate state official having primary enforcement =
responsibilities for=20
the subject state law provision, indicating how the state law to =
be=20
considered offers greater protection to consumers than the =
Office's=20
regulation.</P>
<P>(c) <I>Refund of precomputed finance charge. </I>In the event =
the=20
entire indebtedness is prepaid, the unearned portion of the =
precomputed=20
finance charge shall be refunded to the debtor. This refund shall =
be in an=20
amount not less than the amount which would be refunded if the =
unearned=20
precomputed finance charge were calculated in accordance with the=20
actuarial method, except that the debtor shall not be entitled to =
a refund=20
which, is less than one dollar. The unearned portion of the =
precomputed=20
finance charge is, at the option of the creditor, either:</P>
<P>(1) That portion of the precomputed finance charge which is =
allocable=20
to all unexpired payment periods as originally scheduled, or if =
deferred,=20
as deferred. A payment period shall be deemed unexpired if =

prepayment is=20
 made within 15 days after the payment period's scheduled due date. =
 The=20
 unearned precomputed finance charge is the total of that which =
 would have=20
 been earned for each such period had the loan not been =
 precomputed, by=20
 applying to unpaid balances of principal, according to the =
 actuarial=20
 method, an annual percentage rate based on those charges which are =
 considered precomputed finance charges in this section, assuming =
 that all=20
 payments were made as originally scheduled, or as deferred, if =
 deferred.=20
 The creditor, at its option, may round this annual percentage rate =
 to the=20
 nearest one-quarter of one percent; or</P>
 <P>(2) The total precomputed finance charge less the earned =
 precomputed=20
 finance charge. The earned precomputed finance charge shall be =
 determined=20
 by applying an annual percentage rate based on the total =
 precomputed=20
 finance charge (as that term is defined in this section), under =
 the=20
 actuarial method, to the unpaid balances for the actual time those =
 balances were unpaid up to the date of prepayment. If a late =
 charge or=20
 deferral fee has been collected, it shall be treated as a =
 payment.</P>
 <P>(d) <I>Prepayment penalties. </I>A debtor may prepay in full or =
 in part=20
 the unpaid balance of the loan at any time without penalty. The =
 right to=20
 prepay shall be disclosed in the loan contract in type larger than =
 that=20
 used for the body of the document.</P>
 <P>(e) <I>Balloon payments=97 </I>(1) <I>Federal savings =
 associations.=20
 </I>Federal savings association creditors may enter into =
 agreements with=20
 debtors which provide for non-amortized and partially-amortized =
 loans on=20
 residential manufactured homes, and such loans shall be governed =
 by the=20
 provisions of this section and =A7560.220 of this chapter.</P>
 <P>(2) <I>Other creditors. </I>All other creditors may enter into=20
 agreements with debtors which provide for non-amortized and=20
 partially-amortized loans on residential manufactured homes to the =
 extent=20
 authorized by applicable Federal or state law or regulation.</P>
 <P>(f) <I>Late charges. </I>(1) No late charge may be assessed, =
 imposed,=20
 or collected unless provided for by written contract between the =
 creditor=20
 and debtor.</P>
 <P>(2) To the extent that applicable state law does not provide =
 for a=20
 longer period of time, no late charge may be collected on an =
 installment=20
 which is paid in full on or before the 15th day after its =
 scheduled or=20

deferred due date even though an earlier maturing installment or a =
late=20
charge on an earlier installment may not have been paid in full. =
For=20
purposes of assessing late charges, payments received are deemed =
to be=20
applied first to current installments.</P>
<P>(3) A late charge may be imposed only once on an installment; =
however,=20
no such charge may be collected for a late installment which has =
been=20
deferred.</P>
<P>(4) To the extent that applicable state law does not provide =
for a=20
lower charge or a longer grace period, a late charge on any =
installment=20
not paid in full on or before the 15th day after its scheduled or =
deferred=20
due date may not exceed five percent of the unpaid amount of the=20
installment.</P>
<P>(5) If, at any time after imposition of a late charge, the =
lender=20
provides the borrower with written notice regarding amounts =
claimed to be=20
due but unpaid, the notice shall separately state the total of all =
late=20
charges claimed.</P>
<P>(6) Interest after the final scheduled maturity date may not =
exceed the=20
maximum rate otherwise allowable under State law for such =
contracts, and=20
if such interest is charged, no separate late charge may be made =
on the=20
final scheduled installment.</P>
<P>(g) <I>Deferral fees. </I>(1) With respect to mobile home =
credit=20
transactions containing precomputed finance charges, agreements =
providing=20
for deferral of all or part of one or more installments shall be =
in=20
writing, signed by the parties, and</P>
<P>(i) Provide, to the extent that applicable state law does not =
provide=20
for a lower charge, for a charge not exceeding one percent of each =
installment or part thereof for each month from the date when such =
installment was due to the date when it is agreed to become =
payable and=20
proportionately for a part of each month, counting each day as =
1/30th of a=20
month;</P>
<P>(ii) Incorporate by reference the transaction to which the =
deferral=20
applied;</P>
<P>(iii) Disclose each installment or part thereof in the amount =
to be=20
deferred, the date or dates originally payable, and the date or =
dates=20
agreed to become payable: and</P>
<P>(iv) Set forth the fact of the deferral charge, the dollar =
amount of=20
the charge for each installment to be deferred, and the total =
dollar=20

[illegible]

[illegible]

TZySWSBWGEEGjCqH3Qa2cJE07AB4uUIJDPebsgykRQ+A6QxLgK2ctvMfBTBIB0jAmHcmCDXWAGN0
vGAgxtQwohVt1wwY47T6HcB8GfIA+w4AsK9spkIcMAADeLMC9DXjACrgTQMMlwpCsEGr3TAQ4xEk
0YvWbBik0TaLQAERDhnGLMjgxS5oQ9rTrrafU9oLwmM3DIUgxCQIUoVTeMEF0FAIGXzQhBnMgAva
SIgHTPCCNUyhHM6AQ0LucIY5VEPhC9FCLTZBC4YQwwtYyHarXy2QArxWIFIwhMax+wYnjIAFuvQw
xRwi4YQ3rOabrXjBD0phh0B0wQcw0MEM0I20DNBgfJfAAhRgUQNGnIEF2SgGHkLqcyEkQQkmKAIS
cK4DGmSh5zRwuhKKQIUcGEANRUiEODDBgwXkoRGxmMYgaqAGEOSACibAORN6IINWF5XQBwLfOIZQ
d7u3egw32EYLYtCGkdtVBmWYATH4MIW+33YFS+gBDgr/+CXgoAV1GMEYcGADNBtVBLPgwrhGhIcW
9MDwfkcHmA2SBx0IOvWwj73sZ0/71Ms4zAKpWR/KXvve+/73wL8tCmLggl24IAYoCL7yl8/85jv/
+dCPvvSnT/3qW//6tQ8IADS=

-----_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: http://www.gpoaccess.gov/images/go.gif

R0lGODlhhQAUAOYAACKkiokZGRl1dXYiIoEREaRERQfj4+5GRvdHR401NeGZmhbu7yXd3kqqqu8zM
1pmZre7u8WlpaXR0dPr6/AEBA5WVv8704vr6+jMzXCIiTkPKSVt09IuLi1NTU/Pz+LKyoY2Nu1LZ
mzw8PLm5ueLi4mxsp9/f7KCgXktLd0NDckpKkjMzbpSULgtra7W1tVtbGutLk6ysrN3d5B4eQMLC
2ujo8W5uihMTKVFRVH9/sm1thhkZK3R0rPf3+sPD29fX56GhoURESk50eJqawqenpwkJCeHh7Q40
Dm5ubvLy9zAwY4uLuYaGhk9PT9DQ470zs1BQesPDw8rK35KSvuLi7hoa0EFBjQAAMzMzM5mZmf//
/wAA
AAACH5
BAAAAAALAAAAAAdABQAAAF/gFpaG0hFWIEiIYqJRxEkgoIREheQLZaXgkWRkFEimJ+YHkExghIc
oKiCBj46HYICAJUQCgVXGQOoEz8nLwGvsZAEbQ8LA1e4nwYIFVC+WrcQC1cNkAM0WRNXBchaylNC
ztCCxoIOcWvXtA3GD6oIBwnhwFrkWGvVwRaVwyCGPrd3sX7BcnBtGD6+PkDqAyeveRciDEooE8d
03cOCUKCMNGWAhnYFGjj1nDgs3mpLhlwkvFkyk89LIBA8fDlpSQ0cqRw1oKFlgk1jFAZSrSoURNS
KoRQ0kQQRwWPgw5MKWq1atXDyzhocLKjFOCNNGoAcOK2bNo06JdQWEDpCcaGXZUMuU3rt26NyGA
uTQii9+/gAMDDkFJUCAAOW==

-----_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: http://www.gpoaccess.gov/images/nav_03.gif

R0lGODlhoAIsAPCAAAAAAP///zMzmUBAn01NpLhYq1LZRGrksWZms3Bwt3NzuXl5vHx8vYCAv40D
wY2NxpMzZKCgz6am070z2cDA383N5tnZ70bm8/Pz+Xx8fnR0dvt09fPz9N/f4Nzc3dDQ0c3NzsXF
xsHBwr29vrm5urs0tbCwsaurrKKio5eXmJWlPksk4+PkIyMjUdISkVGSFBRU1xdX1RVV2prbwlq
bF9gYmtbt1FSU0xNTnx9fnt8fXJzdHBxcmlqa2hpaqeoqa0kpaGio5eYmZOUly+QkY20j4iJioaH
iIWGH40EHX+AgX5/gKusrXt8fG1ubujp6d3e3tna2tDR0c/Q0MnKysHCwr2+vru8vL00tKusrK0k
pJ+goJiZmcwz8M01Nc460s49Pc8/P89AQNBERNJKStJNTdNQUNZZWdVZwDZbW9ddXdZcXNdeXtdg
YNhiYtLkZnHlZdLmZtlnZ9ppadtubttvb9x9cdtxcdxzc911ddx1dd54eN14eN59fd9/f9+Ag0CD
g+CEhOGGhuCFheGHh+ONjEKnjeSSkuWXL+SWluaZmeaumeFn+iJo+mpuqqquuvr+uws0yysuyz
s+22tu67u+/AwPHGxvHIyPLLy/LNzfTR0fTU1PXW1vbZ2fXY2Pba2vXZ2fbc3Pbd3fffg4Pnm5vnn
5/rq6vnp6frr6/vt7fvw8Pzy8vzz8/319f339/75+f76+v78/P/+v39/fv7+/r6+vn5+fj4+Pb2
9vT09PPz8+3t7ezs70np6ejo60Pj4+Hh4djY2NPT083NzcfHx///wAAAAAAAAAAAAAAAAAAAA
AA
AA
AAACH5BAEAA
AAj/AAMIHEiwoMGDCBMqXMiwoCOHECNKnEixosWLGDNq3Mix08ePIE0KHEmYPmMTKF0qXMmYpcuX
Ffl0mUmzps2b0HPq3Mmzp8+fNr+EElgqDNCjSJMq9aLnIKSLUKNKnUq1ak6hAp/AeMG1q9evYMOK
HUv2BQ4PAnnt6MG2rdu3cOPKnUuXbRJBapazcLQ0d6/gKdKGggnsoHDM8nEEggKsePHkPc0Fri
rOXLmMOSGFikrufPoOPu+MUy8kJOkVMjHjSwj+rxSU8JnKUGtu3bqlkLNJK5t++xRAZuCU280N0p
s2s/VsgqDc04iht9wU2955rFARrVhB69e/RJ1SNf/xqYxyb36eHTq7e0Pcvv9/Bn1BJ4xbj9+z1M
kI+scE5NMLh8VMZsIkhxk0EQpUgT20YIhBq/yGkSVILInUgglFVqNMhAyFyE4ABOLfeiCR20aBA
wsCnYm8y+CJQB/jFGNoKtAjKIX8ICXKTQHEgqMmPQGriVxdlTFJKAJpM8geBePxIoBiKaIKkI2eI
UYyLQuJUx+WP0dJkEDG8SMehvyIXp0aGCIImmJ4MuZMXmAgEi3M2CaRMHHhC1wWWfIZx5ZgZkmk
kQF4MkmpXUyisZczKXrol4GiCd2YM6GpZqBt9tGLAJtWlcAPSRKaBdRghdlkIqcUemPiMZhSstT
Jv+IJXg08bkghmqwiBucAtLcW1gxaBBDV8E0u2JmLhAjUC1HiMYCCznIKGMTu3SgGk161QkqTgJB
qkKpfp0BawBHCKRgHAI1Su63PHYhJaI2gVjKc6Vo4kkArdg7YbpiwHomuQcKFCS4PS0yEB3cbjvT
guIGMIkYRzoyk5TeZt0wvU0QEGAbm6sSBz1Hpnv13wC6uAXfxB7kwCA0nwTmC4ILaQyZao8c0
4YxuvuW2oiq6AcykMLed+SWlm12IfGEXQouqnsECUCWBgFo0BXVvN91w7FiATGQCnPLegAXnyEB
LV1rtZV2XU5AMXPNqR00ihcJw1tTu0TmPUMhqnbg/yfETKd7xsoziTmxwjZtLBB6BgY+Yd7pkLro
4UNGnneuNtUxUCGfejtq4IUGM0q7Mx1I4N6L9A2ygDjP5HHjGz+uauS0IHk4epaXYSVPogwkh07t
ti65X+g+LoYLKzedtOgJGLIKgUfTNDTHz1nuNG6aCyREWvhfXfULA0kBfgeekUEQB8o0VsGAzEx

VxAB5BJFW1wQLAvZ00QhfwBwsAUMMGypX/0K8pkq+041B2mDzRIGqVGdLGV56LHTYjCQejkCUaSL
VytaYQjCve9xLataF/oFqsG14kIt+1FPZDCuSgCvICB0XbewRjEu0cRf/5Fhx6gnwxhGjokG2hLn
/1IYw5xeyiCB2EnweDg8x9FkcEGboLlqkqDozeRIHwXfGpR3vduwUCAisAzVSIcCmM7GalIYH1e2
lkavdA98arxMDXQhEBDQpRe9gB8L2MKCA0yx8CYXzF6sRYkBCAIPYjC/HrQRxasRZE9WNV7kAgb
g5RngTsiy00ASCDf2U55fxjXQFSVwZrg7EgicuIQRZgoJ03NTTdkCVbIZRRMMs0meJghTaQ0EBDi
LXFmFF7s7sbKvSmKibHcyR4G8gieLHGhXLPdwnjUtJ0trSZWNmEpEQrLnbxNbPuihgDQeYzfk8K
HEhjCrjSRu95II0BW0dlzpIWSb4FfojssSL7GP/IKIytBwEoQVsgCULG+pEtBa0LevASgGZWkiA3
siUxEbWgIxEPt9RTHsrwZFF3Ia50ohTICT9ITJoAEV9Lyx1PJhMANyJxozVpGKxo5VGK0uReMZxE
J0Vhk9qJaJirN0LARhrcJ+6EDLIQSCdwYoi+gehmk5tJ7Qyhyi50Mir8Eoibjke5KxrKXNb7ZmpY
yoPlvPEF3Z0CBzSgAR+wM45ojSdbjXWZzQikBXQBRkH22McTP0t/A00fQudX0EY01jM76IVSb0MQ
T73UWzYUyCS806WrLsIRk7iXJ0A3QnIpwhCKGbuPHdadQ23Mennqa0GkVWSa7I2JJJeMYZXNCiNb/
OLNQYJqXG071scUdbrKLTRLRMHukCeUSSYPAXgAWBNTWqgu2WvU00mqiCoHIQjk2KS6hAnAgoAlJ
uWAFlyPKJTHlvbZnr6Je9LSZJ26CzjubFatjarsbzJw1rXfky37PipkVCicufUQkw/Rp0D9+IAA9
GGQhA3CCHnygF2yBHxIOw5dhWBe7CBTIKuCWeygaRBmN1aTrQqqJ6QytDK4qiF8gZhBA4HAmYPOZ
VAE2EyiizKq+rffBijgTNmBH0zvxsEF208VyGaIMIRWY0ETZigvOmCCAU9e8VhuAvkkuRE88yHRn
komB3EFL7BKpiGoH5ScPVREHGlrfyEYUpi7P/xJl0BJNX/uH6RFEvojxsUDcg5nzqY8rfgZfQQQt
vkBnxbgzCUB95rIDva6tGiccoEBygcj87U+wXMiFPgOWSEACKC5Y8DJuDrGTfEcwT3gQw6nxdG0m
4emaN8nThVR9ajxgjiqmPnUqZ3KiAECo1KvG067jFexW5+ldssZ1s002k0QM5BA80UMcrEwTwscB
1kChNbUHTGqq4jkwvU4R18CyNa39pkUvklZczBYttzyr3aAZQo0CA01RByCJ36Y0rwLwCjrl2zBv
4FQAHPvvgj9m37j41bgX7pVkcQWzVK3xN+Sgw1YizoNNfhtGHEwjQMGDK8QCCo47PGSW4XjUf9j
uMq580vTfzlbHFCMER0ctt8wuSqscPmcG4VUhCG50CPis61t3KVL6F9Mid5CH5eHQWHPtBfDAA
lni6V1wbAD1TP+k+iPoKiM3y0AqFC0l+uhYFGPTwwSbva1872trv97XCPu9znTve62/3ueM+73vf0
9777/e+AD7zg4y6Awhv+8IhPv0IXz/jG0/7xki+85AUwKmlb/vKYz7zmN8/5znve8JX/v0hHT/rS
m/70qE+96lf/+NCz/vWwj73sHe/62dv+9rjPve53v/ra8/73WA9+4X0v/Oib//jIT/7kia/85jt/
88x/vvSnT/3qiz761s8+9bgv/e57//vS5z7/+McPFGPT//zoTz/rza/+9q9fIO6Pv/wRD4EKSID+
Fci//g2vAP3n//6/RwAVQAGdV3sC6H8VAAGbd4AEgH/+dwG213/6RwEK0HwTUAeVeHu+J4H6B4CS
V3/+l4HzN4K3VwEBAIGH1wAQsIIC8QCghwABKID1FwAPYAAruIISgAAD8AAUMAENMAACQAA8+AAN
aIMVOAAQUIM3uIJASAASUAE+KAA2eIMUGACgVwGHh4QuSAD1l4MJQAF6IKgB3+HVwEXsIQN8AAQ
sIMQYAAcGiqNMIUrKIL8JxANQH8BMAE30AFyCAFvQIY3CIQqeIMWgIRLCIRvuIINKABqiIgv/xiD
ECABFxAAD7iESyGAS5iBBiABFPcdhdcAE9CJBmCEErCEfHced1ABRCiFYVgAKziKTFh4EBAAiKeC
BDCIr8iIS2iFhaeGvKgAaIiJawimYjh8ZPiMjiJCgCMVsiFDLCCCMCFELCis6iHEoABAeCKYtiI
YUGAwmh4NniHTjiAd1h4mCiGYeiFRviGDQCGbiiN5tiGjEgBokiCzgeDk1i0iCcBAUCAj6iAAqAA
/Uh5F5B/FoAAE4ABnEiJA4CNFYCNBACDGZiABJL/ATCNDmmCVXiCBsmlLIEfHxeDA3ABFyABFhAA
C2ABJ1mQAGmMtFiGiMmLsygAs1iILkeAHP95ksVYeA+JAShoeLNohQMgLBxZAQc5i/mHAYWILPkH
gUWJARNQeAQgEitoliKHgWdZKBggAA+pfw8AgxZgJLQIGxhggqf4AHLIAVCJLReIAWV5AQ0ZgxCJ
jxbJgiyojzN5eDPJLBeAAQNggk35k5MIkDuplgZggoeJAW44hi/5iB0AAJgYAAoAg7x4kQ3QjwLZ
kkFZePwIgyA5k13ZLR8ZkgqIjRagllspAJeJghRghjF4kJIpAJp4kAFghQIRLZRZjwoZlfaofA9J
AD4phRIgAW4okHB5eDBYEBUIibzpk0nogmjphgOQH5TJkzj5mGg5AWhZjghgAJ4JAbx5hYj/F4Pf
2QDceZGJ53smGHp7aZrTiZMAeZLIEZGzqI80SRAAYzy+JKXqYb0mZ+P2QBKWxGT0JcgmX9XiZ48
GQAcEibycINfOQGUaIafWJspWYoNEJEkiqD32YBTCQEWiJ15yJUC4YH3iYf3uYIw4JcmiAAKcJKC
eIJ+eZ8RKplxGZsheYzwmBAQWJ03KQD8WJZ6ya0JeaJmuIJCGo0kmZmFN4qFR5KUCJQvSZmXmYEF
Sxm3SZKXCgE2pYR5a02QDJGY3YuJiCAH50HwJiYINMIktSAGNaQEXAIPlaAE40RAWYAASuog7
uqbjCZLlieY0D4YZYMZ46ypUHiQdluJcV/3CZJwmfBNqYJKqSjzikXwmZakqhJyoAEMQU/kgQeRqE
/QinVsih85mV2PiXZXmQnIqn9weVUnmRBnCSARGRAMmhaml4BZmctdqADXmcUoqiTBkAGCCAA4EB
VnqG6DmLAWGQAumPOSqprfqYkfmVtTL8CjiSxtQkegiiQKikRrqqAXCK4Iqts0iHqkmJbomIEZmb
DMqTwxkAJjmutTmrA2GiXip8D3mDJzgA/joAJ0mt+lioYImthTeUEFCBMLiRfFifU0kBBCCQLniR
DVmIaFkB3kkB1pqVfDqukPmxSkoBbsiPd1io43moprqfNIImFl4meFCug4bmwK2iCeHmtpP95sJEp
hSbIhY1pm2vYl0CYkEmJhRw6ldtKrXBkTIA6mTa7n2IKp7f4g8AJm7cak/IamWJ6kVNreCl7nx/r
ontJiWNAqiYIplF5mU3pl0EpKB6oonGKeCEKmdUIg8RZpTwJqPvpkYUnp915pQhKAJNYpAbwoQYw
rgqgp/dHknWpsq0ajf2oqC67hrSKAA8gtUKar8UnkICqk71oEHXImxLKhWUxgwJxAQ0oqAMPABiq
EMVauPeXnUCKjSfYAAJJELw4nQURAEqnRwIBkmxrqJI6ksBaeHA6tsc5i8RJEbdgpie5mMaJiPy4
k4WLn3DarGZLENNJgAJpAQeQunDaALT/KhDOWhAYKwDhG4MCAZ9jW7oKmJCs66Lyurc/KagYoL3x
y49ROZKneHjV0xBQyKCr27vmGwD+SqwH0Jed0wH8WIEneYeuC7y1yKPeGL7AKqe0aLb2ma4DUYFu
Kr640xAOEL8P4KYKuZ2F55ZuWLwBuaxuSgEFfH8AK5nuS6x6i7n0F5Ffm8GJh8Nf26R8ao5XwcOK
56RB+LXRilNGXMM62HqHins8/LFD/LXo2nhJ7HhGPMWGNwBmKpVbTMWYL8RYnHrsh8Sa550XnIVS
/MNSKMSSZwBnrHgE0MU2PMfh18R0fMeQN8Z4vMd8zHt63Md0/MeAPMiErHqCXMi9eciIJrziJkx5
itzI8ffIkDzJlKx4klzJ53fJmLzJjazJn0x9nvzJdBwQADs=

-----_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif

R0lGODlhaQAABIAAAAAAAAAAACH5BAEAAAAALAAAAABAAEAAAIcRAEA0wa7

-----=_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: <http://ecfr.gpoaccess.gov/e/ecfr/images/narablue.gif>

R0LGODltheAB6ALMAAA8PGqSkpMjIyNbW1pawloeHh0NDRHl5eezs7LCwsPX19WVlZbu7u+Hh4f//
/zMzmSH5BAAAAAALAAAAAB4AHoAAAT/8MlJq7046827/2AojmRpnmiqrmzrvnAsz3Rt33j+Anzv
/w+AbujxGRaLA4EQaDYJhYPBACRagz0DgYFw0BSIxkBAHg8QCi9CQFj4rrfsIZFeM57LvD4fYAi6
CgwLVDxwMFkFamkCAUT9AgMNAF6UamICd44DXwwHPYYPQtCawKFW5KVququYwWFCQNgAYSgJjwG
CWgCBYmprJSMCQJqkV2rrgUBaA2ehbYgPAkOCALKDciYm5UEBgq9DgwGDL1p1KuvighuQtAcPAvU
AUrHlGcIuQJzLYIODd4DDHD6kmdbpQZQIAmo5e4CLmLkCNSjp0BAAALiAXE5kVQtQPh/+KZAwfF
S6RKvAhsIvCs4QqEBPz1MuglwAJsaqAVLDgohcBC9pgE7fEn4EuYRDAiqWK3MV/LaHh2mRtGroj
xAIoAOoFnMkDDRZsmkFGQZtKQWV24SivwMqohnhoHXCACzerDpoEhYQRW9GveQ8o+OvgQAFK4uoc
IKaFLUICCqDa4sEgMfTKAQBUsdFyrQ534j9NLAp44LDAQaYoqTk501BDQKI7nhAFpW4ABpUhmYq
2QKrWjEKbMNGs5fIdexY010gVYHNNjFCBFmJLjE3BqWAMCBpH7A1ARUCb9BAEbDzA5go6E0t9sIB
dEHmNNfgeeF20raLGWv9vHUBdyEwP8BE51n4EGyMVfYAgTQIXwD901TWHY5bKcAXcaZIpqqjXxz
0x8HhghKA37ktcA3PolDok/tfYZfDdsh0ILbdyBQoAOMf0GfIdXwss9iRlW2TiWDXcSSDRYCDrkV
AwgClj289SilKuZw58ApNcXzBSUKukEDFQzQtclUIZ0GHtNa9AEGewYSZ+0bcCqwyI6q6CJIGv/Q
kRAlsDhwwwrSMaArKZg6ZsBnaTSwKMNppAcZA6ykCDBzx5ngJa0BAQAocRINO3ssDFAgDxEICX
FIuYY2NqBk5I2pt3WWlgIDb5FMWVLNa3xoujCkT0cVsLsRw1UdA5oizBHcTMF2mgqQD/qSJuhUYX
4iAgCz8xeeICD/AR2FVMZhkg2inGAhMmjrrdkQBCbMSW2jJmsSjiPusYd5efvKIAwEVi2e0WF22c
swGPJIBjlqdc9LHA0qdLwp+Uk4bjLSu1ISBqCdvFq0YdBrYTgBZo8igjJ7rJSQ2hfmDCKDXg9siI
Suc1Y1a+JPAAYYMB5JjTZeJbC+P34QcbYhN4JsCtEB+Mc8RjeAFKzWVRfYFIBRTSZFET105nLUD
kkizCABUA27BtA3S5QNTMEM0ytZAQo4pZGAz2I09RoYJSyz++ifGBVTEES0dU8RU1mXpM2l6uQQQ
IBsfgzR31qY2sk7LXyQyWnDfHn0I/0X6GCBv1j9hUw2JDJAIH19jdBh01qUrKMBp6BC4N9g3PfmN
x0iUDroX68KqLNCwSsHNMYSxgPk7xYG7k0f/MY+YXT3qAuvDsKKJhDkBjFNT3xe/w92/9gxCB471
hMUIqyKan0AACsWDGSPSTTPWof1KKPionlKbC6EmgPZkWD7nxfI05EAnUZomGBA+wZnIAjhaArP
ERdLmBCTX2mK0iGSesXUU4/0JOEYWHpAMBRvQvQzwgHReKAL7NrOaVZDoFOTQ3XmgB4ny9CftfnjK
Nqh3njAmoBeMkiHAjnKckgwQJF6KRjwmJiMp/AZ4lRgQEzyhBbrlpQvwyWIKJEEeY//I6UIn+k50
0sED8NUJEm0gImuadDyHrKt+6xugTZzhH8qkB1zcBqXVMMElUGqOI96LAKLY5Ebta8JnghKbXrT
oKCKoX0dgUwJLcADQk1DKZQbzM9UwQYFTggASgjAKgaRi7M164vTwsQgJkM49oWlNgixInK2kgBo
tec+H0AaTj7HlwM1qBFUOEbPEkGJj23nXFOSBrFOYaopsI8AZ6NEEQSJBLa4xXhtfIle6seLidwh
RJ5CHIGWALCBkjIJenCC0tkXRGscQQyZIVXn+tCa8yh0Rj3hkCSzKQEAYIJFntnCGPR30CYxyok2
CYqpiBRIBTKImepcQi8Mg4b2swT/HAGJimqSBQzfQEg1m6GL0d4BgNBU55ybBAZQ2neE4rjhZayw
V4k4iAR8opna0AEHEN5RxyBA1yYbsEN04+aLL2pTrQE1ggwqXcMx8VicTGX20KwiS0GAKUXm88qB
Yk0pLZjnSpggascCB5TF8SIjImOC4rSQnjLChhKEYsQ4aNETKfSsG1jtyetyUZZPqbQnXz1HXLIz
yX4mqZUMYBhHCiATwiDW5hhylSchxFSkM3j7nMP7QyVhclH11gZvcqR0xwtoMkoXhwh2iaSAE
bGEJq3TGMBRbHd38Manxe1UxAQBNKoxiEKbKoRU5FKApOHN7IzWh5qwiz0b2gnIH/1IK+yb0m4um
jbfFOYIBtRQMAMQCHj8E5aOUwaOE3KgZ68hmsQnaiibZbwt6EZdvb2vT1z0hY6roRkVIJY6cDoMN
UWJDZ0rPtVltIGPEDCEyewQRLvqTctYhrCroYgBlZ+BxkHFWSDHWV4J0QMap8CLVS5th5YIGYM
hAEZBTRDVtU4ubgALi4nU0jusmBXK0MiYwKCMsFlVpesCY7+6wog2kuobchtET3ryCx6t1Bns81xm
9ChCW0aEDDwAnkRBCRTeMgpmUnoddJ9jvAMvrDkpdMroYNuKnmY4lrmQFUUKMIUjQLCMq2hltgPi
5U6wlhVAGQcYoLeFmMuAVeRbP8nmpDS4+C4Fxxv0zFG0Z5ImEWI7hCCeLuqBwy0sT4GmGm4rAhQ5
KHCK0EY+EZpXsZwjha/Tti0McmgPaA0og+PakKj7rDWRmjGE0z1n0F2x43ipDrR0yvaDzlsKsBy
LJ4iV0w8GIQHR+iaUXQmI4S2k70lw0TPq3jbrkNI5lQjmc2PaB9HXBTlm2FHAGER7zqZsEB1lvFC
YGLJc4BCVTvwtJiVQgISZJWIZJz4Sv32qacyIkSgsAG8eCzMFoLoUEECsTwGYRmsNmI0dwoPX34
HBhaMZiIH5y9I7JibCYFSgb/shs5bQY8TsMgCt5anYG08ztrmdPSmZEbSsBSJWz/Yg7UEiu8BwaA
WcplRH48CrBJ4M8RYXFRF0uhwrXepxMW+DFTkcEZozAFvKQpEVNUK00b4ELPfIJebR3Ykt9hLJQU
FxTFClGEv5ErD+YwqSRUyjdPPQUzoaBYKcCj0KbQrDuLEAU9jo/OaQj0D50LgdP6NQwzohKj3JwE
6GGMQXeAMC5sooTSR0GRSGiKEX7jyaRVVlx12fDPeCEFYhhRb+odBrG2Kkztm19I+YtMS6DT3W1
DzskgkQs/LDaR0DmCEpYYFn98w1n9qKuVFAN6MDHIAcUNggECpZxaA4IOq1H41Pwx5MY06nnMGFS
KhmgakB6B+CToz6wYLRFRmMh/9M0V55JoCXRxFimcjkdgGci4x9hwV1qYBFISB3xpxU2wRauVSn1
phpuY3+x8Ci8UB/CYcaeVxNRoFiKdATQ5CMV1jvS8QW1YXaktXR5VmFnkxNRABPsZGHwRvkoTiw
cE2lEyayUX99ch+nAUNjxyHCNFE0FYAoQXDicAp4gkT8FAT/hBi0l3CDEQWGN0UZQS5RMjXwNAY/
ah/vUhZN4RZScx5AsRi9sB0d0LEDpTyHMTuH1jd9AzCg9EKKEzID4nPwMHpktiPwMggyUjrd8Aip
MQz3pwSNhhLH4Hf0tCPwpgR2YRbfNYUZYzswUEI58XENMwXbARM1EkUd5w2Mkv98wbWBMNacCsN/
MUVnhEB4gQNXUwa9usKCgzGFD0AFKxdTw8JJSZAeAUJGpXQqASdMrrMuYeJ1ibiK+DBMswiMFSZr
/9YfjNc6gEGHB/ZGNeQ02DUip7FWhNAJFYyivJMETWCKypgeCpSITdIxwoRpGMQpUKBIP8Ymr1CL
ALMmuthPS3pURUR7JjGAh1QpEEZKLDYgdGZ40PIHaNQopsMG61ApXTubjQNznPw1IAEdqv+HHEi
LpLluVEcvDMN+uAPDSi0TeN0dZYFrfdJpJIEBddJVyYbr80RHCKF0oMLEDY+rDAYk0BBd7AZvIAP
/dhPfZnJrCdKpDMJ5JQEMIh/fn6nKNuRk3VWYSxheEqwd1dnXG1Qj1RwVM0wG3QGUGPwfZR0Fivk
BauUg9cQRTZiditWZ9encaC0SDxRLTx5QjickJkGiQF4TLPSJ452HH2TRGDzKBjk0dw3GBI5YbLh
YQiZU8GQGs5yaT8QRscRG4mwFTkuk5QJD0tSDQxUTNCElg6hlhxhe3KGcoMV0dimWBv2HTAXilcJ

C3+mFKKwai70iNCkgpQgFm43AlSwPi2DXsEwMYaZPCyyFQihhHD1BBA0B26wFK6IILRAKo0BDJGh
QQKnWyLEPUdZAUGjGrFRTOIyAAtDJsfInnpUDTnBBK4CimoVG0vSNG1gEYly/xP2MCmDAhYhiTFN
siHrQQar9A93yCNNEJD+AFLso3FBEXKRWCKMoDKtBF0j0g0/ZhYxoY1gIxCVVh+nUR70I2p3MRuB
kBM4cki3JmKESmY8URT9xT4bOgnhQFvNwBFhkYspACZhUQ9pgFfBuaFRVGEg8UqrYkn0FnJrUCyu
kQidpEC9MwMMMyNHAAPMP6Vp3SKgxjvdByeYVOV8DHy8k2yst7rkxrwkTZXiJ28EwUbrJKsQKaV
QGerCRLDeTR4uhnVwhpE9BsgRmnU0D6HESblESZrYlUVh+eIwg7MgbD5zwVWlm7oqXKpQtrCZSF
sZ4LcVRjKi+dZBYXyjQDYf+cGtKkSxAY0cEGREWfFNNXbFtLnpoADAGA+OEVXIYrmWiwNNxeVGF
9HYgJpNf24BX+CBn3YeYLZAxm1MTauRwtXZYPJI6nYBthWkiGdqmX0INQHEMP5SL2bEDSIMXbVMY
y1AXyDk9urCgkzgL4AIJ3sAn/vGulz0rB8hbPGEchYVL2DAIafBzxJY+daAV18M7KNonqHkLtwo+
daoZaaCeINEMGhmwwLA4FzJZGbE+x4AiGGGv0bCwryZC22CcfX0dFBst2nWKH0qK0oVLcVCrPKFH
HdgIcnqyBOMHA6dHzTANYooktepYddopyiCmNpsmXfAxmKpgMo0Q0AZzQb/V11AZxP7NK4Dbgfr
Mh0EJEXLBMqkBCGjX0BjH00wsuwXIPzJI1rLGrbhsUdDmQ3CfLrN4sRan2THkpxBkcoImJAEfNA
Hgk7A3vXpHnLiX7oLXUhJqmhpFYLaFiCTQ3BLWYRstMKj3+QT6SEdbJQKWjztvVfTuJ6GPrAmyFy
kht1FArkQbRiTG0qn/3luYcgmpOAOaJZP40Bpz6xlp2QPhSVL64rA6JwIW1QjatgRDmaF4ex0mJy
ILxATPHUuzTQA1oRG2oWM9iAEGPiBOLxZ66jBGfAZ877srx1Bk4RC6obRURrN7dGHq37vRuyemHA
DkoAb+X7k2KgIScYXp/gaRIj4A0dGQhQwFMNKGnDKidiYFA8yASis77sixu4UBd40o69EMGB97/k
FCYPaxNvoL+j4gNBgY1rcjo1ZKNrMA8/sMAa/BI/8IgQ1QgrVsImfMLK5cIy/MIwXMM2fMM4nMM6
vMM8bMMRAAA7

-----=_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: <http://ecfr.gpoaccess.gov/images/applicationfeatures.gif>

R0lGODlhiQAQAMQAaICAgDAwMBAQEK+vr8/PzyAgIGBgYHBwcN/f35+fn1BQUI+Pj/Dw98fH425u
t6Ki0ft0+fv7/XV1utLS6c/P53Jyue/v77+/v0BAQAAAADMzmf///wAAAAAAAAAAAAAAAAACH5BAAA
AAAAAALAAAAACJABAAAX/oCa0ZGmeaKqub0u+cZcPdG3fTsNsF0//wKBwSCwaj8hkkNGojB7KqHRK
rVofGol1y+16kw7Kd0wuVycQs3rN/kWClotcbmLX5/0BXZ0pYDAFGQdDdT2FVnEEQocbGAJ/fwFA
jD6ULeQFBBExRkAPQcZCT0CGYUZqKk8C4I9AakZGD0EGZI8CbUBAQ0vqbI9f0C9qL8bChl6jbAZ
FwG2A8gWYwYb0LCbuo4YnESehhkKPBeLoxt1wYw0BcC/0Bc8AKUIPK0bmo3FjBgBc4r4hjwsCBBA
zdwGABKCBttwgdKgb9WYNXwXEGGhBVIg0vuFIQEGHwsZFmHYThsgWwIJ8xDkESgAhgPnHmHACFLm
TB4maR40gHAeVIQ4f018iAEAAAUCEDR0aQvXIwXJlGhEkIFaw6MaQ/6JJ+Acvwus9AAoA0DV0wsL
AGCo2uirP3ZA9snxJ9BAQGI4TJ0GCTUGXknF1yIegGAGUA+k0BESPYdBp5luwYVRxZAQe8LaS0Q
aDSerKgBwoXUV0yvQbVGj1HMY0Pbug24FHkLpWdowDg8oL09Ig1WAD24CuEq6MxcgEHGBRAYFSuC
AVsbDIhCCkj5BuZAeRT/gv1lMqoB6oQqNM4P0H0tqCq3lgrA0Jds93iJQ3FSFG5D5CTmzUPT/iAh
AAA7

-----=_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: <http://ecfr.gpoaccess.gov/images/spacer.gif>

R0lGODlhaQABAIAAAAAAAAAACH5BAEAAAAALAAAAABAAEAAAIcRAEA0wa7

-----=_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: <http://ecfr.gpoaccess.gov/images/bottom.gif>

R0lGODlhiQAQALMAAMfH425ut/T0+dLS6Xl5vKKi0aam03Jyuc/P5////zMzMQAAAAAAAAAAAAA
AAAAACH5BAAAAAAAAALAAAAACJABAAARXEkVJq7046827/yA4EGFpnmiqToFirHAsz1mh3AEg0Hzv
awLA4UYsGo/IpHLJbDqf0Kh0Sq1ar9isdsVter/gSHMLpVP6LR6zW673/C4fE6v2+/4PD0CADS=

-----=_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: <http://ecfr.gpoaccess.gov/e/ecfr/images/related.gif>

R0lGODlhiQAQAMQAaICAgDAwMBAQECAgIHBwcJ+fn8/Pz2BgYK+vr1BQUN/f34+Pj/Dw98fH46Ki
0W5ut/T0+XJyudLS6fv7/XV1us/P50BAQ0/v77+/vwAAADMzmf///wAAAAAAAAAAAAAAAAACH5BAAA
AAAAAALAAAAACJABAAAX/oCa0ZGmeaKqub0u+cZcPdG3fT8NsF0//wKBwSCwaj8hkkNGIjBzKqHRK
rVodGop1y+16k4/Kd0wuVyUQs3rN/k2CF4x83j7055e6vpcZWP4CAwpAeUeFPYc8iUIWAn8WAwII
hIoYBj8GGFVxl3A8ChiDURkAPQikpxmqGRgXGQRACRmTGxarqhGExtxkbuqsJiX+IGRYbAbfFBRkB
AQIFGwYDA83PrC9GRepqgILPLrMAwwut6UHxNKdSBkHc+cFGKyIG6Q/FwICB4obALwbF/3mBYQm

IIEPCwHmLGBXq9i+VzwybRhgcMPCQfX48YqnCdsGZc82YCiV8V88Wu0U//RB20dZvAAI+ZTyAeBA
P1Eae/T7oy/nN388Gv3JIABAHqEWVE1cZoFAnFky6c0MGM8mAGa1AgBZaUGTAlV/lCapd0FanngL
MNCS6uPeAV00fwqkI1fXQYey0iGU0+nCAgC22kHlUS8jVxaygGXd2i7UJwAEjoVcNzMeLI7zSgK0
AACArI4D5f4baKDgXUUCtDactzaAQYo8Lm7Ix+OAAJHymg0CGdGb5g20XIk1Yq2H5G2qj05KI0nT
sjy6Cvlla leuWYu0qsek7dmsDc0gCLkwb5iz2smPeTk1SFgD6eXHkVlko6yf1oi737yPRL6VQnI49
SNSWHPwNqI49n1hCRAEiADs=

-----=NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: http://ecfr.gpoaccess.gov/e/ecfr/images/bottom.gif

R0lGODlhiQAQALMAAMfH425ut/T0+dLS6Xl5vKKi0aam03Jyuc/P5////zMzmQAAAAAAAAAAAAA
AAAAACH5BAAAAAALAAAAACJABAAARXEKVJq7046827/yA4EGFpnmiqToFirHAsz1mh3AEg0Hzv
awLA4UYsGo/IpHLJbDqf0Kh0Sq1ar9isdsvter/gsHhMLpvP6LR6zW673/C4fE6v2+/4PD0CADs=

-----=NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: http://ecfr.gpoaccess.gov/e/ecfr/images/learn.gif

R0lGODlhiQAQAMQAAGBgYBAQECAgIHBwck+vr0BAQJ+fn4+Pj9/f3zAwMM/Pz1BQUPDw98fH425u
t6Ki0XJyudLS6ft0+c/P53V1uvv7/YCAg0/v77+/vwAAADMzmf//wAAAAAAAAAAAAACH5BAAA
AAAAAALAAAAACJABAAAX/oCa0ZGmeaKqub0u+cCzPdG3fTsNsf0//wKBwSCwaj8hkkNGAjB7KqHRK
rVofGop1y+16k47Jd0wuVyMSS3rN/lWIGIyi3VNYLIYLfS9dZAZHFxgIRHo+hhsXfgAWCwEHPnJJ
iGSUhz+WSAgZAQGGFxmhoRY8AxkFAQV6pnqgAwWioRg9pgY9B4QbBgEJAgIKChkJPkHprEbBLGP
G6YAPMoEygE8oBkXyrEYygLVfxaxGaRSABkY4j3ozRm6GXMxAs/g6RZ684k9Ad1Am5AbC90AeNrg
a8M9f0dmrTMYylbCc+basUVYQ1CoZxvE6aGYycimZwINZRBQABWgAsN45cw7q05gugI8DtypB85Q
wk0WztKCVxLjOUYWEgwdV87Aw5ECLuibKawlJ58Znmj00WYqHFR4whE4FQl05bjXPIQQG2DTFgM
bUYUWGAfudgKf/pZYI9duXJxMhDgVWDeuQPbnpozEHVqRCLKMw4ImXHcAXeE38Uzm4FQP69AHisu
d+Hyv32bMthieIhiggCE7j02l/Ct380JKGIIYFhhLHIEehAGYE0UoHwoVCUiyyopsUwH9LUVMPX
r189Elwjpi1auwQXWPHAbZ0Uq2xXrbf7LZ60oFx1JCGJg76HeiQducSPEgIA0w==

-----=NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: http://ecfr.gpoaccess.gov/e/ecfr/images/ben2.gif

R0lGODlhmaA0APCAAEvxkwmqjX21nQgnVJFWYjm0aI57Nq2ttUwVckmYdXSwlm0miWQ+TmPJZD9A
U5qbo1wyRZCQmydGRm6skXGukyxoWGOcn30UjBxLS2aoizZYe2MnN05QYk6aeU1lZ08iNCmGXXmz
mV2BeVtVWYCAjS0p0joMz6RbIC2nhdCPFWefnMs0kRcXjWMZiaEWq6LlhI50Hh5hdDQ1WhpdI0X
LWeOgxlWRBQlR1iggDpTViWz00RSWwYV0FKdf1aYNrb3cvMzmBickBKV2CLh4K4oGJpdM/P07Cw
t3CgjnR1gkKucI2+qDI5UnRaaA09dDCKYi6IYFuigiFWSV+khhhLQFCceiIpQoS5oiJkTk90XUCT
bn6vm11dax0hNwYeRDI6ST49Sxk7Yl2jHEFiXzSCYgW5bj45RBAA0AEKJ4mKlGllcjNDTGLlbHqz
moq9pn11ejuQaiFzUnSikSN7VkpLVm1uewktW1affzyRa0uZdyl/WidwVDKLZCYHX1dja1pVTamR
PNijp7epm0jo6d6wt0fn6PDw8sDAxol/ex+AJOttuMa3o9vc3aCgqr+/xXpxbuDg486Jj1RJKwAB
G5+fqch8gl9gb29wft0Wm71iacNvdvLz89XFrX5tM6ebjsDN2I+Pmri5u7HAz2lbL7JIUIKbsrS1
u9/f4qG0xe09wLhVXfDx8VegGEiXdhX4fe/v8HK0qDQuJEXHTkeWc5iNg3eymHBxfws1aIe7pNPU
13y1m0LAKLMkLDRcgg4PJ56IOvmhgV9SLff3+D84KL55gMTFyZeYob6Ql4/AqlZvbxVDbzJ2XUVG
V5KnvFNVYlFZZVCCc7W2uy8wRGurj3d4hG0LGakXym+DmypoPwWmrLZ2cWBqfm+SiI5JVS8rLh5c
UEBKyzhtYpaXoI+Tn4iuoJlkblyjg+nKzXlEuklQXYC3n6qqse/w8dDZ4nqmlQoLMC91W2xob494
g0l8bE9GNVVGv6CtvM6gpl9gckCZqaNPWRExTxYsUw5Be/Tiw////yH5BAAAAAALAAAAAwADQA
AAj/AP8JHEiwiEFIR0j48cCQoS0ShwxKneHxICRba6RU0KIEgUePSgpUS0GnkaGKKA0eSkeFjBYE
CTpU6UGTZpU8CWypwSbBFqSUKCEJkYJHSasOPVhFETNlNmPyqKw6tEhgRIyEkGAnTh0gsujKqIM
WZBh2rQJAcDMC5BhSJQ7VRJogSdExtabHopggYMGTw+xZskoqNVGL+E2tRRQmBBgQRQVHRC0kEDp
rqEve/h2uDMlwwQFIQSoq8aiNasRcogICKFgQLsckU9IaQT0cmYEHXAMCUAhBAo500Z4UuSvuCBE
PljIUdeGwrQfWkrMwjM75bM9BZTkXjBNga4r0R4R/y90njynETm2CGgNvQoCPFRoUySBpYwWPkyG
dBewRcei8gCwt4g0QiBRYwTQdRCSBEZMJAMMT5yQgApTBKAAf3SMF+CGDeTyhYHTDHFHhIEQscZE
O+iRXRVREABfzpwsguM/ghiYg9fqKNAAPf0MEsBWERgECU2RJJAHQtMEMIVQoxA44w2DpJGNbpQ
kAEwHWjRAGwnEbQGCC0oUYU5FqqjzQGPPLlhld/seUut0/T44x6gEGSEDVDA0QqSE7SBSzqFpKkm
gXxy4YYAFcyAA4lQSEAPnNemAcwGSigjgJGFNJAEYI88l95njwiSHG0FDPID0kgQcS05lShRAS2
NP8okARgiinGNLWax0ghb5AniCwWCKjcxVe4ok/DWxyqjHc4NLGBEP0gEABemj1DyRUGFAAAj0M
0Scuz+w6A3kNCHQKIuS+IpAP/ryh7A8PchNoone0AkcfLAh0BAZ9FLDnAi+6Mc0u1NBSXDxH0ADJ
psW5QskkRySC7LsPXLAEcgpkgEMCeEABg0AkuJBnAqWajII7SeyqXgj/JSLNJJJe4Qt4lDkziwBGC

yGIqvBcgs+qVJD5BBcgIw0Gyi+rU8MCubCDriSWTTCINGA08MgIHUXcBihmIZHPqDOT4vGMUQWMg
EAtFH01B0iTsyrAsjsSdylHFNRC3I6AgokgMp1b/LHYGZJ/whNn/eJA2khSggMLAHTTtzyMDOTJq
cZALJLk/fP9gSjJL6Ai04IQX4YK2ragAsC5Ki1ucJ3UkkkgWk30CCBeuc7HIIuKcCsQXF1vJSgJw
QEF4yNpy620IHkSzqzifCthAA30diEguuidRA6IL1FsAFDYIFEEcLoRZhRgB1PKFEbvKg06g5MXz
LhChrBFCnNIWAEIKAh1igwuSAGPNPmhYx65WwS72+UMRDxhfK0iAhABEIUt8AIGjBAIDkfkRGGW
wDg4MMAHTK44siOPk8hDCyAoMBHQyMADEiA4FxRhIDsYXsqoAFYA0AavhigMAroqx8ogHN80cJ
/9ahwAfKYArU2R4G5P0PRmDABd/QQC16IQpUnEEchViFMA6wvichwg52uAEH0nCEUDhjHqwgER9c
AINV4CUFcdCAKADwCQugYhvm0EAMw0GFGwQxQIq4QT8G2Y9bDIAHEmjVtPowhxcSJAjYEAUsPLEK
UXzCHpOwgxMG6YQzaChAJugCIUC5gHC04gRrTIEjCmIEDXwCFaIoRSlgcY0SDGCUZSjBsMqjCDbE
YhebHOUgvVCAFoBgDkJQSRhQ0QwL1DEFmwGCD0Zph1g4WBWuMIM243EJSgSjE3YQJidhAAU2/qQg
h4BAKQDQDgC8IB0E0MckgtkPLxjADK+gRGWMYP8JSngDEIDwgjiHGQcMwAudBHBLL16gCkI0lAa3
7IcTeAAIA4TSEqdwRBdiAVBA6GCg/SjD05IpkUYQgBfKeELCAFPTcgDDYMsQxcA0opEWMIXifgH
K0gB0GGA1AlM6JJBsICJQPBiPsvFxDFOmIKy9MMA0rDoESgBCg7k9B9GKAQgJDFQoArVIPUGRCaw
gyLKVCIQBDhDGDwBiZaTRPFeoU0LCEQI/wBEK04hTBvEVSKpL0ogQhsILOxZQGUQBGI8II08EoH
S0jDF9K4hDRGYQBAdMIapAzCVwsCCRoEQhORGGsg7jHNTi5CVHTQKiBM4AAHJOIU/6BEZS2L2ZD/
3uAIFZEBDYgRiVREIh0BFYEmrUAcRcgCDKq9xD9cp690ANQAayjDDUiw2YJE4APEIEQLNHE0sxKC
AAM4w/oEsQhEqJYDjuDAzRxhhl8A4hejsAJ1U0IDQkRCFYH4rVgxwQAvXIjH/hhBA7rwB0kMQxLf
lIQkdjEMHyTCLltpxApc29DfBpYG/RhDFsazCB9AGBKHCIGIq7sVFgQitMCNHCYCCYZ+DKARY0BE
A+Z7l604ogmaWDEp7EuAcPbjBpSQxjlrFbc1HAMT094xhgnZBRITuSLs+IAmUkGKVGygti5m4pPv
QoJyVBkd05QoP4S05SebIRArwEcSBjAAJgy5Dsw1PgQN5HMICMN5KwEBADs=

-----=_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: <http://www.gpoaccess.gov/images/getacro.gif>

R0lGODlhWAAfANUAAPXlPtGqVv/KaP77pX5mNP7aav/tfv/4ltwAL/38uP/ziv39yP7ndQAAAP39
1v7+7EA2HlBKL//Saf7NaMKaUKqNRichEv7otYVz0/fGZXx7WvLBY2RXMvTbbN0N00G1X0y9Yfrw
aPXQZuddyPrJZph/QbqjUfLLZiIdJeTX0rHYu6Ef03TZvXvL0IvS9PLd6qmdNzDX/OtmMjJqci7
Zurcebe2h/vxy4pt003tu+zs0erlj8PCl0HhpbuUTPvioyH5BAAAAAALAAAAABYAB8AAAb/wIdw
SCQ6jsjkccFs0hPQKPSSuFiv2Kx2y8UCYE0lcyGNDs7owWG9VrgVhriBQa8X7vh8QcLvT/6AEwKD
hIWGAiAEQh6MjR4ATiMIjggrGhZobG1vcnN1dnp3IXt9fH8kGSR/h6yEFiOPHgizsyNjALS0IzYE
Z5oHb3CdnwUdoXkhpAYgGBEZq62sr4u5CDJjCS7VI2lqmsHDDb0mHMBHo8oSE4kNG9CHqB8UfK6w
srQuN08JMttpv+DCMegAoQGLY6LSTSBROqGId4VIUMBQgUCFAI0mxcq1wgG2C/dqdQPISU4dFQUR
5BFx40sily1JoMpAs+GHDRsyDMqAkycE/4slMIDIaI+Whwse963IxS3Tt5ImBwaNwGFUCBMRGLiI
YKFewQAcIGz90DBrAwmbPhDIiqGEhZ8BhhKlVmvJAgAXyCQAEKpUzYB44iLEA0DhYmMIMT4EIGC
1hJUCeCEAKGEww0EGrglwKzBh58bSBTSGBKAXRfXokgS+XeTm06eaErgEa0BCRERMIgIEULF2RMf
PP9xjMGhgA2UMXxg91myIdKzXCC5i2BEAr39WpTa08K1MMEMDFNuQMB3hVEFTjSoIKKhu3UNODic
kIEAhAD25TfX0bqoNburASCfntX984IGKbQATg0vCEYQCx2wQIAFvulWQG/rieBYAH9sQP+ecrlw
wIEFnFm233NFeXADEiDNsoJeCSxVoC8wcEADASKo0IJgGNDawByydTBQALZx9cEJlJg3gkk5lRB
ZQ0EkJYFjngW2wccgCBaPdr0hISMk1ABxQ+y+NVCBC20sEOCWKVAgwUp0GGCBV0VI58FFVjQAARU
7fmBhlvZN49Wgm4g3097HirXXBuZdsQNBLoohSR+HdjCCzC88AIHNUTQaQc0diAkAwWw8NJVJrjk
kggSiJBbBRWkkgZFYSgcGgU3SblBBR9syWh1ScjggQv3uCAFLn7ZoEELKUSQggZ8ehrBj56Iaq0e
6N1RSiAT4EcAf6yQEA00PgQQAaa/Tf/3Q3sEiIdGS74tUME0+yAAQwlpPBCCklsy0AMYVHGwXmh
oKMMAfQtkE0g5CLQwk+aCTdA0k0Ia1Uazg1wHNRKAAG3zSQAMENYBXwwUSrne0Qn/UB8HCDJdb
wrgaeVxkE3zNIuCYK/yzgw1pKqBpHDSU7AkL60VIoLuv7RYCSyeoog4qibwsAE85oZJTT/0JcQPF
NzMhwwor7JZAAD+M9NR34HWQNAsWYMAbVhZw0FiZ8T1Dgld6vpwBBmKhNaJXUXYthBJJ7SNFN954
B5s460loQwFGBDBBygREJYKRFLwdwQbgBAWCF6BQGQFjnUVwQeGUwy2XUyUcfbZ/6zn/3a1WukZ
AG9hwRoBBKIr0BCvhbv8AYmwkggCeTmhOMQMEehwRA4a5NBEDxHkYAbtrQEDFe4VxLC0CJQRYH4J
KjSTGazzGd+Ax+ZTshYsh2jKAAoNzHAE9NZbwME2oNCC7i3HceFw20V6EBxAsACyqgAJpubX0MC
gAr7BIcZNMnA/MDFJSFoIAIoCEDAFoACEPJgKxxIQLM0oDbAfI80SEtgCLaSPtu45EkRUIfjKgCC
rYBAdBBGjAwkJI8N1g8W0gChBv4HgwhADwYQsIEFUACBJtaodi58zTAAticTj0MtMcgKZZJEKDqh
TivjUU7fnggojDjvATPYCgg5oAMONLkRe83ChrQ4EIEWGrBt1yqACEzwwACwp1XnAk6vSECWDUgp
FRuYh6yydkQhUPGSToyADZxYRQvYAALN4sEOCGi7x32CVKIQBxQs4Qd1vEMQDHUjBlDwAE1GSwcf
1MAM+MSBHvAxBYzLohbBc0qEGGxb3IjLLlMkg809LnFkgJEZuhcYYtIBIXhgJTK5tcz+zAAFswwn
ODVAznKa85zo1AAG1ImBdrrzne8kaAbkab562v0e+MynPjEQBAA7

-----=_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: <http://ecfr.gpoaccess.gov/e/ecfr/images/logo--bluepill.gif>

R0lGODlh8gF4APf/AP///wgICBAQEbgYGCEhISkpKTExMTk50UJCQkpKSLJSulpaWmNjY2tra3Nz
c3t7e4SEhIyMjJSULJycnKWlpa2trbw1tb29vcBGxs70ztbw1ufn5+/v7/f39+fv7+/39/f//87W

1tbe3rW9vawtrb3GxpScnHN7e2tzc87e3mNra8bw1lJawlpjY0pSUoycnJSlpUJKSr3w1n0EhDlC
QjE50WNzc1prayEpKRghIQgQEK301s7n773W3rX01q3Gzpz03n0ltcbe56X03pzG1nultVqElEJr
ezljc7Xe763W55S9zoy1xn0crWuUpYzG3nu1zkpzhFqUrSLSY97v99bn77301rXGzpyttZSLrXuM
lFprc6303oytvYSLtTLKUpTG3jFCSoS91n0lvUpre0Jjc20ctVKEnCFCUuf3/6W1vYSUNGNze73e
77XW55y9zpS1xnucrZz054y91lp7jIS1znutxmuctW0UrVqMpX011jlaa2utzkp7lDFSY87e5629
xoycpwt7hJzG3nuluSk5QoS93lqEnHu11n0tzmLxm0cVqUtTlJe0qEpUJ7nFKcxrX03q3G1oyl
taX054y1zlJre4Stxkpc30ctWuUrW0MPVJ7lEpzjFqMrVKUvUqMtcbe76W9zpy1xnuUpWN7jFpz
hIy93kJaa4S1m0UtWulzlKMTSE5SkqErbXW74ytXnuctZzG530UrXuLxlp7lEprhFqEpW0cxjFS
aylKY1KUxpS93m0MrVJ7nEp7pUJznN7n773GzpylrXuEjL303lpja5SLtTLKwilCWufv987W3sb0
1q21vawttYyUnISMLGNrc87e78bw50pSwkJKUrX055y1zkpaa0JSYyE5Utbe57W9xpScpXN7hFJa
YZE5Qr3G1qwtvdb67621xnN7j0fn7/f3/8701t7e57W1vawLra2ttb29xpSunJycpXNze2trc3t7
hm703tbw562tvbw1xlpay0pKUKJCSjExORgYIQgIE0fe7+/n7wAAACwAAAAA8gF4AEAI/wABCBxI
sKDBgwTKlzIsKHDhxAjSpXIsaLFixgzatzIsaPHjyBDihxJsqtJkyhTqlzJsqXLzBjypXJs6bN
mzhzqjz3oadPZUCVmRNKVBKVD1SGAg2mzIMypLcPBJNKdarVqliDXbwqVepUKLXchtVaJVhZslep
KPugs63bt3DjRkzD84M/n/54ntvbow8Hvjw79PRHF6+/tUMTEzWXLHFRplSkGjw3lavVKLwnlg0L
1qxUsWbFbu6MufTYzWi1hhYNmnWVcaK1yp1NuzZDB/8uEIwwQSCHfxAqcuCI20JPZeLEpFt7+C7h
D4IXFBABYE0GCwkQADjXQUQG6gBAAP/467dDmgLaP5gTxg4dZcbBKKuej7asswIAGpngJ2IbM3Ly
/CPPB6/1cI88IvzxzLMWPGHa7AZ8w8AYf1hBTfCSBMWD7Cx1iFsIEPIYRV/MMONGxJaoMw20PxT
wAYLTqOgNA/yQCONCuZYBUMV/IMBQ8MJVJxtRBY5EQQ+dpfBBn1pwEEHwI33TwMCdfDkBrhVMB4H
G2DQAQW5dwBdLNYZ8I+YXPYoAQdgXtBBCM3848A5wbjzDwUekPCPAiIEI4I675jjgXMfWPMPAx1Y
UAF4A3wjwUAXLFBngAYUEB3GAhjGhbr/FNBMMZUI4wwIswwzzLbOCOnMs40s4w+AgD/oMYwBtAA
QjPOWMHDHzzwMIyAyvWRTjNXyDiLB3/0AMgVV6jwjwJm9BDOPRNKc2gXsJlBa8GHJCOEEIAkk8M
50iTxAMwtvAPB38IcQUgPsgYzT8LBCMENyEkwA05V0z5gRA9MHTFMYAQ4MI6LiygTA/FdOPjHxpk
ECUHE+RWXQIJJNejmyKQqGYXmYp0AaTKgBAX8GVqd0GGmxwQQGeWsmkkTTf1NeT5fVpc5Vcvkk
QZyYEkRv0JcHdNEdbfPHNkxvM046wYwTDNPj0LMNPfSIQA/U6UC9gTlgc+DP1/4I3Rd0Hwgt9GDM
qNf121xXvcw8VjettNL05PgHPdLk/613jqFMg+MfMhLeroxCtCvEND1MMw24izPueA+LL94Dw40n
PvnmmDNejBvTuNH45a77sPp2TJsxek+FLP6D4D84IMVxWTr+upWRIK7CBpoIMIGvxfDQc8447xL
kh4NdDPP4/FsdNDM1yz99CLRs8yCf5x66vWlzlMq1lhrrRzc6fRDPvnBvL01+FrXDYAbq3zjwPBU
6GFLBD71JBja/ItXRRUUAQeALCAN0TvAzypww9agEAAKMMNcxCGAeSxL2DMQQTyec5AEAFNxDB
DFIwADEEAKEBdsIAPrmc7TBnu9rdjnbF0N3pVje7GbIuHKCLRzisQLIE+rCHxq0ekf8+wYoiGpEV
rnCFI5TIXCU6sYLqfKIUo0jFKVqxili8ohazyMuterGLUEXiEh1Bxl884oyxGIUoTNUD7WlvGX0b
mxu9Z6o60tF628vjB3xgHE5Ywgr92YYoDmGDYAtBVn724LGAQAFZIIITneBEAdQwjEsVA3vLiNcl
PQcAYoxiE504YSB6cL0/YIFxyVJGJz8ZyhYAQBjFOAQnJHkFOGbSdt7QHe52WcPV4fCX0TwdHI6R
CWAYSwnfAQwzrjMR/Shmckk4xinCcYvWrOa2LymNrPJTSuqTW3RE6I4HeIXoZXth+gkmQgYxXm
zAMdzEBHMBs3gtrNw3b3v0fc5mn/T4bdk58uLAYzB0pC2hnuUCghF60xemNCE4pKXukthLyfqAxxW
9KK+nB3tfod0B1xgUgfYAAQq0KN/LGkDDPHHSIH4zeSN86UwJSLHyp02b/osnTjNqU53yt0e+vSn
PTTHBmwqvOEJZIMyTapSL0qbDXKH0zmLqLSnSLwphseoTM2qVrfK1a569atgDatYx0rwspr1rGhN
qlrXyta2uvWtcI2rX0cqXLoMpifcSYNg7mKXDzDHgIdpSLGCwhTHqIUxTonPU9LSFa9EprFd4cpn
yEKV0mjGM2UhtWi8chqzrMY1nuEkXUdLWoNwYBkhWA5z1qI/ukD1qeSBKgj0AYLY/3Lnrn4NLNiY
MtinJCU+kY3sYz8LFTSARmqvSa5rLguhsICIudCNbli2IZpxbIMH1yXRg4IhntJ6dyNI8pJ3HNA8
Mf3jAQDgAAYUmbWNHEogFTAZAHCjmwTjYAO0cgADBKCdCWQMAbXTUgZSyoAHWEABngrBMBdGKbCN
gAAYSMY7/gEPEVgYHe1AxwB8dA4RWEAdGwjPQDJwqUgFoAhd0QAEfjAeCfwdAR1AhztALATYA9
7RAGPYKxjAJkQBk9LsA5RrWMGiBgYFhwXhWYQd1fQUAZJIqBMJghjR4oIB1VIMC/FuCBHTAqQWrg
x7qKcYUyCOMKatIyB8oRgAMwAP9mHTBAC9LhAxUEYAMNcLYHHhSwK/xhHP06ABX+0KICYPkPxcAC
DUIGjtQzUAhrGAAPhEGMfyTgBB54hsXSe16BYMBiGzAALQDwAAEEKUqRWgCoK1CA9gaAvPjdEwMu
EIF/SEAgCKA0Bwbw3aTyLSQH4YDv0GABC8xsIBhYFLDTqxuWAVvYIhheBiiQgaE5uwMZcAY3thEM
ejSDHcvgMTvU0Q5ntIME9UDHNkSADhGibTAY4E0G+lJbn4VgAsbui3d8RwELCMmc/tiG0trDnes
I8fwDEe4pbYNbhdDKMH4w76KMbUrDIMbM/qDNDZOIiuoAV45qvIwhgEIQPhAdd3/0HYHwEG4H3x8
5IAYBQxp14MfNMMKWeBGD0YRCAe5/AeN+3njHhc5H6hhFMUQAsGw8INi+KAbWwGILL1jRSooRsj
h0YNPLC7JPfgAhUQmnWiXR0NVCAD1ck3y8LeAd8NhGXCrSBHjdr2aE07ShnAwAXQLqbeLbvXgEfI
B/Iwx+zlaB4LCh/W1g03rZQvHWALmz88YA5/CKrykd+A+biWvrdZdxtQ47bTnDa00o++aZ+3Lo3G
8edgCKQNg0CEIvCAiTgAgRdPSMQYWOCNP0yLDQCU/SIWMQZFIcIVc0iEIpDBAQ08IviKUAQUWEAJ
SsyBFDJQJ0LYqMLup652Bq1d/yQkSkOLWhSh28BpEAN/EUVEggiDiL/850//+tv//vjPv/73z//+
+///ABh/8EcESyAKqDMPbQRH2SNHcmRh3aMcw5Mc4pM1WQ0B69Y+hjcpBLIETzADoLajh3AEYRAP
qlI0APABkkaETHAJhHAHT5AHBcAAFMIFTHALZ4AK+fA38WI40+h6ocAF12CDh5AHnoAHedAJBVAs
juODknAJeXAGEUAic0AIEYAjNRANxTI6quNQLRD4MdlFwWGN+QDoka0SwaLAJiGariGSzAHRPCG
gwB/AtiHdFiHdniH+TcHugARMgNUfviHgBiIgjiIh0iAvBMxIZABiqiI7RRPcf9kKsuADn0EDpH4
TnFkS3WUSfmUgD1wQJ74ifpTDFfWBEdeQ01gcj4QC51QC96gAMFgVF5gC2VQBkdGAMIAimkgEHew
irRoABjAFj5gC0hQBkjhBSTQEXxgUBJLQxZL1cgDIsYjdI4jRkQMb1zjRZGiNq4jdzjdd44VFjF
fjNRW+X0Tdy4TqhVDOhAO+00U04YUDPn0rrzQhpVjw7V0vbodAqVUAMFR9/YQyrVqyTVMQFAAb9x
ADkjjpgJwlg1PFgVNHBJVEM1kUL1j38oVGNjDj5DVByQNLYSVQLRXQs5kiRZkiZ5kiiZkik5kizz
ki75kjAZkzI5kzRZkzZ5kzj/mZM6uZM82ZM++ZMyerXBMZSFRXkeQB9ImZRKaRn0gRppoRZRZRS
GVaCYVfNoQzOwRy51VuJFRRJYRRCCRS+NRVIGRRbkrVoKVYXEVzBLRmeRRBgTvlfwRZTWZc4gRd4
FRjQoVd/oVd9dVeA1VdB4RRDUVioQVhAKRRqkVj04RWW4VhnYVmcURRFRqW0RqcAZdgQRrSxRpd

YZeg6RE/8ZfnwJdoY1t/8VS3dVsItD93gZVBoRhgm5S0AR/ywZSttZmmgRwbIRq60Zm+iZnFxVyh
4Vmt0VwdoLzUNV2wQV0awhShwVocwCgv0Q6G0QFCwQzjhkF/eRdnk5c8MZ3Z/+iATEJvU0UXPdEO
fmUOG0YeQMEY7wEV8+GY86FtEbcNPRAtyzldiqQgyeka5AAwsLEg8eJczaVcohGgYvEHKdAD+4mc
YSEDJIJdGrI00BIWdNkQ7saHuhGdcIEk1/k8UBIClTlUQHEAAHwOR9JY03NY2a0EUD2FAytAP8eEP
6mBp46EB6oABIRYcVTJU0+MT5NEBCHAA52A0f6IOGEQZ6fA0S5lcUnMARroNwtAMwtCcwHBeUFYF
zEASGvca0QihGzc0vYIC1UIiwgAIKyCh2Lur0sCmrPcapFd6ZgoAsCENacoMVWcmF2AWPaAuBsAB
PZCmwiAE4/Cm/SkjhaMQ9v91nUNTEArgowXxkR6aEyB6MhpAXgQRJR0wAAVwAKAKAQ8gAhUzqdZ5
Xx2DXgLRABMyELXWG/b1IxxQALNCGSbwDx0AZ7YmDJAnAu2gAU0hASWADv+QG+pFAvMmkhtzgmaz3
ZQDQAABQAW0TAd0CAMJwXg6QrSjgAB/Qpc1QDMtwXh+wDBgSAARwK81QA0YqDNr2IK+RpU/Get8w
ZT0wAAQAaAAdw6gAhnwKyJADlYwDc7CAeNgrwzQAPCAAg0gDFVQA7YYsFewBoBgBdDgAneicRKS
DktjBYDActJgA7mxDTrgKeGQ0H9wBQKgANl6AglbAj0wJSLQ0PpwAB/QA+f/cgEe0BedBgCNwh2L
AgAVoGod2mnTuazLKhaSI4MAGGoAcADa0bQC8ABmMx6V+hGX6h0kgx9MMjEuJgATUAEQkABWAjMJ
YAETCADUYV9hdwGpml4RQwAHgKkNQF4dsDEdsAxx8gAfEAwuRgErwgIuQgEmcAARMBSW1w+EkQEC
UAAyGAEa0AEgMAG9AQAKEADqdQETYADM5iIuww4EgB8hgA//YAAU4A4FlgZawW3BUGkXwA3cUAwC
se70UA/q2gGtYqEckqV6GzDfyiuB8A8BMAHdEA0IQCADEAAZ0APicADrwgNrALwSMLzFKw3q+gGI
pmkPsDCiwwFq8AffcCZC/8CxgPA4fxBowUAwWRAAAcC9EQu8E/A0KoAA5zsADkACF+c503dewWAF
KUULFGMx9oVeHCC0PD0LAGABItAm1YEALitsE4AfnCbAGiCl4xGtfxEAC0CpVfsRShJt5UR2HPAd
w2MdvtnD+lanJmwlIqzCZJdevIMzJGML3FAP3IAqXconZCACwqA0pNjT7DFuJbA1kacMHICkYs0
vvM7fkHC5NkT7Kk0F5Ap6sAN6JA082APzjC7woAqpkcjV0A0whA0YfxnJSIOziAMl6Rxa0x0VzAK
V5A5Gpc4gzoKRzcwi+MDgEA0PwA7Jsc4aNYmbLwM0yC+ATsNBKMGevxzs/8TcyexAqLj0YCABWpg
BZfjcVgwCq2DZscgDjUQABGgc8WgBiegDgwjQ+EQxRamARfgJGKyJFYybNMpwsLGyq1cni88HsAZ
HCFMdm3HyuAonuG4ws9FIHbDNHuTI8tAgUyDNegTec4MkX0lNh35AZTnzGDTDXuQPk9TzE2zNN6M
NxxxNH7Tn+3SITTY0BUx0JHj0I/Tzu680CnAzoxT0Zsj0aXD0EN30fhM0qmfzFwTUP/s0k4nj7mz
j73EUT5kNsEsZCvPDeNcT0X+QINDTgVpPz3NWCTDtLMMMDT0eQDPk3aNFrbNJBACYNgDcVg
XSYNeqincdKwDRvEA0n/cAqK4AKfGAKDAwBCMAZSUACA8AfD8wqUoAiL0AuTLCNRyQeLUADOMNRF
vQgw6A8AUH2GoAh00ALyTDj8zh0rZDs0lTsPhVE1ZH48LFPrR50rsNZs3dZu/dZwHddyPdd0Xdd2
fdd4ndd63daKgAuKIAqSQERzBED5VCotTQ/eY9HiA3pdsz7p4Nid1z7sgzUfQAViYAsIwDQdEAMK
cAQJIAxN86I+Ycx/wBZtEAMVYITgYAZk/Dfi4QZDMAaecAgPQFtDoAqBwNrJMg0b5AZcoAhSQAfy
AABpoASynQdR4NTxETDMZYUKVTv4mFHmxzo5dA2joAqMkn3avd3YrQrD/4cLfQ0Iez3e5F3e5n3e
dp0QiuAdn7ALn/De8B3f8j3f9F3f9n3f+J3f+r3f/N3f/i3fReQKrHANogCuhP2IkeHdCQ+dGMq
pfI9E3hHdNRJmoAETQ0dgrE/PVEHkuAFgmAKIG4KbMAAIfBK17AJs2QAEwCKByQQkbAEZ0AHmEAD
bPEBvhABXJA/ArEDSHAGNNAFAEAIL7AJZ5ANE0AT2YJQt9M6MbSPBr2MwNSMowAHnrBETHTLvm7l
ruAJoFBE//3LYB7mYj7m/r2HD9GHFpnmar7m2pjKiLiIjfh08xACcp6JCW7nBx7ReURK22A0cWAL
ZLAHaFAIC1APCPi34P+DPYGH0b4HALPQCvHQcdKAD6RU6VAmCZtwBd3wBwIxCK1gC0eADNwfff18
SZ3eBJ0ggTAXFrHgBJ0gi/fwz6ozUeVnQ7V+0swCjdS469Lo00nM5sAe7ML+Qz9zEEHdkcie7Mq+
7Mze7M7+7NAe7dK07D1kiNd47b0jT+2EDm10T+hA5+jw7fqEiQAFUP+UT/n0juo0fgQ1CawACZHa
DdFADFN3UIHgDfie74LgDc4g0A0LA9CQ7wJ/Algw01gw8FmQUMu48MyA7Q7/8A9viAk97RRf8RZ/
8Rif8QvN00Vhjn6IjiEwUPck8v0EG0luT+vujuVEYfk6+Sy7v5AtF0zb/R0u8hENwsEPZgtBANboC
WQHhQwERIDEHIM3gVKIMffQDcZ6CYVPD3vTAXjEDcAHTma288wB1+w8DwHdIv/UTAbnlDTM1JZFc
4vRNzyVLQ1QikPjcv/YusUFVLTmZj/Fv7xfiGVRsf/d4n/d6v/d83/d+//eAH/iCP/iEX/iGf/iI
n/iKv/iM3/7i0v/iQH/mSP/mUX/mWf/mYn/mav/mc3/me//ksCQJCOZRDZCZVqcfqRkfqqr/pfYRSn
HxQNBpQc74nn/KRSUJ1hQQZtmMzA8f5ZqmRVJ0RZUERlRkFuCb1ejrxSj7xSEuRiK2ZVL8RRj2fYsu9
/5hXMRpcYVynMRBf/2kVxw/8VYv8H6BXacBxR3kYdpEGs0kUTTGbSsEUiaWYQyGW8eGY9q8a99+w
W3EWxgkQwaoIFdiwCpWDBQcSNkiwykIqHwBMPfjR4kWMTVu5NjR40eQIUW0JFnS5EmUKVWuTPnh
w7mXLl128JfmHM00H/x9UKZTPjKgHvWBnaesqAdlVDyYC8ZUWTAqRY1SCQa1KtWrVa1mhZrQKlaC
VQ0iFEj24MKHCRs+dJjwrvZlIFj0pVvX7l28efXu5btrZpqdM192+EC4Q4dzNw273HkOME+jkY9K
pmI02NPKl4uao9p5q+euZQeSFY0QYsLOZ0UXNM3WdVqGDN0+H0f6cv9f3Ll17+bd23dJwJId4zRM
OPHgwokPjz+chiZPnuY+bI6suXJS7FSiYuwsVetasw/Vtm0te7b48+fbpne7rUrt9wML/qZf3/59
/Pc7mDM3t0fOwBarrLDD0gBBMcRAQGY5BRljTBL/luIPKAqJygwssJjCMKyGyDuLPfjYSwshEkU0
8Tz43GuPh22kGUiz/GKUCUYaa9ToAxHaaUcE6f7TCbDDLfuQAw48KJLIIBc8roPHAGRKhG2kqu6p
rMDyrspgxtlmmxBP9BK+ccIUsUstax0zTBXHYVGabXj4g81gbJRztjpT6uACBRBw4AEIHnAAGQwA
60ABAR64L4F/Ijj/xyh0uMkgHaAc9KkwdRJo4IEHFkCAGQ442ECERw0UVMGbXJpggAMA+CCYDNRh
ZjP+mrLySu+gkWCDAA5IZxkrIsDngAUegMcBfgyoYJkekLXCij/icxaLA/4B4KFteric2RDNDPY8
Z6IFwExruekmqQM0eECFBIhJMz73/tjmzt/gjTd0jjJw4J8LQkI0gjr79ZevB/CtaANDJ/qn4JEm
wGAu6HKCrCeZZApsgX806MCDDC4QYYMAK0Jg4w4mCjLI5whI1Z9g2lFnmaKa0qo7Wr1T4YBzquiB
G2HitaKbgz94r4dhwsiyij96KOYPNZPm4T0UpH1IGivIwbY2adRs/1PNKqThYesqlm562vesAMSK
cZq+gIo/lqHhHwXSWdaKhtp0V954hfjhjmg5wkDgjURA+F/AA7cr4As6+BQDIj3d4GAA0NBAGwke
QGCCikTOu4F8KyDgHwYeEGHQCTJAoIKJMPCTgUAnEgH1DBY4QAJ/RAjBmQQuAKofYYbFZ4IO+kLH
BBE0CIZiZ3AwAKL6GfI7wcSqMBw4M2x4IFly+1AA3QmiKBNTZlRlmltHqD3ngSdeDZZYZxoF9
CPBTBGfCSFFZ/6Rx+c/nOGGWZuhceAAadyijbtywATW0ABp6ewELdCHBAT4B2IwYBsIgICh/uAN
BjCABSwohCEE8NaWntD1fgRg94YDYqjKMh+fHhaz7wByuowRnyQAEAPSCNeGUBBCQKw0A4Q3P
NW4CEMGXAC7wDwxADwINaAdqACC6f5grX6vLQAeclwFMKYB0E+EABCBAGT8hrIt+coDgzNivgAXL
AQqQFku6WdgONiACFIWCDgggNRL4B8SAMDeFta4fxjgiRkQwT82QBEECIADrvwH6ThwxAAIAB3P
+AcFPBAMAZQAA9tIxwAQIIJ0bAAd6tgbvjQqGpgYD4UIQDLALABBBb0AgHggEtEQAAaAEABZBk

MAPJAACgoxnsQEcwWLCANGxjHpR8QDqaIQx9HKADwiCBGo7mIiz/RFFYNTBABnrwh3iYIF48qME/
MvAHAKhAGD2oQgv+wYEEqAAa3LjCH/Rhzm0YQAcLEMYzVtDCEACckhRALgoM+aab1f0ENdTBaQog
D2bMD4YsIMYy3mSAii1jAPAIxjchoIAP9CAQfAPAPyAwkSPma3EF21sRGScoCwisAwOY40QgwLcW
UsQAqSpp6vh4RqDaiHC6zEDqBFVSQ3HgHxZW15HuVZF0baACptSAHg1lOG8dsgMxfCBWbBYBdfzD
AR0Ixjv+MQFzSGOPj0qHjiD1gd9toABnfSQJkkeRoYoAA4VEAADKNR0NCOMauZyqFXPUjnmggxkj
2FH9HvCBKzSD/xneqgcWdnqOKzhDGGEKUZYfyfWmrZGF/PTThru3ywThCKgBvF6IE7AcCDswqjGEKw
whV60AN9GECx04isNxTAjME08l3u3MCbCE1aUjDbMEILgG8aS1AVDJrRbMCaw1AAHT40AcDeIA5
RIqvbQAPjlnVqQYksIALpNRTjNtABiYgsHsVUVD/QIDhGIdVaQYPUQJ4nuJCF1QA2yevhNyABC6w
gTde1QB4NFYBRRTDtvjrObwCIaRI3oAE4YvGs0Jvq596bxGWE1QGrckclLZG0fwRAA+lgBjtYoJ0e
9GQD/DDn8URwDgCA4It6XEAfL6BUyrLzY+rIQLkAg0IC+EMY6v8QQTxWlaWqBIAAHXAG0f5QgwV8
wBmWlWYz1NADM/0hmxAQ4BVGWsxP1CAAGahCMX7Yz7MGg7ffCKEBA1ABGL55Hdu4wAt7QMkLEC24
x+rBPd4pJwKAaA9SK4N8GUzbuSgkYBQgw/0wY9zWmEUBFCHFQLBAhJ04wpCMNp3LwDDvSX1vfk6
4sI6QIGvwlEDsGY15xq3sQ0XMqkaMECEJ4DgDaBKUBz4b4CNvRs0WGAABCNjAwJQRg5E4B8FqKIG
IiCaF0RxxkYZDQLb5SxEBCCABfvuHc68HKgMkwaJMVb0bGRBYBkw7A8JgoQI0sI12uCDb/1gABppy
4m0o4zCC/Qf/PvaExpFtIAEFoAAEEsABEBBAGNCwWAEacIBWioAdFMv2iI0xq2WMAyrcMAEJJAA
YVAhHM9o2lnXEQ54SWMY5dxHBZihaEYnFxYDuQ5paGGuQ52ATp4wDaYwQYa9/wPL9BBI6sgjFGs
rQAjKMC0TcC0zUVGgZectaeXjQAL9EANaibGih2wDisQg+e6vS0+9p3tAUwgHT1w0wISOeEcEXCAD
7rZjt9M9VQN8sdsHYAAG+M4BDCy8AhFIQMI6K080SCAA3/5H7SJwgAtrAMHH5rxvrJiBRTbv8Rr4
30c33yndZUAD20b9hTcv4ZG195ATuXAtqcmNZWxjduyYxzaE/+GMEdAjGMikgTp0hA5IFcUfHEgH
BvS+sQ1sIJSH0QAGNJ95c3QgHRewgDDQgQ52ENP3JfHHPZphD2a4i0tGZ0czrMcr/bmrGM0Yhm3p
9gch8FYcgJitNDzo/2IYBTUghx+4Ah9wg2n4ATX4AR+ImkqbBh8gBzUYBW5gwGIIQDWwgmgrWYA
BB+IwP1bFgG8gmKowRIktSvAAv5zgx74ASwQhytgLRdcwGiIh2XwAda6QDYIhmW5QCu4g0sDFYsx
HM17Jc0LmfYiNtijvSK8sm/hoiM8t5F5nJfXPEIqts7LQr74m0tLHJDpFNLbtswLQy4SqpARlMcB
NL7r07ZGP8i0b1lCB96SBt0iJttWIZ5gJgCC9hEAMAKVg6Af+GMRPCZ6N8YcC+QBPgb4N2Ak0
MIId0+L55SCx0oId02AZ06EM51JL1o4disIJwYIajIZc/mAdm0EC68aBpMBQ4KCE/CIX8C4Vp+MQG
7IENXMVwaMALZK0SLIYPbEVWZK3864Ff9Mva/MTqQkBBZEUBJAccNBofBiYfyMuf2LIs+Ia5+ocB
WABmYEUrweErWABxfbWMCiEN4EIESyLSi74wVMdzJMLXA543/C8nXCQJIXI3/Bgs1EJ+7MeL2EMu
qQL32JJtoIeCpAeEFAGETAeGZMh+CIYN4I/pIBJFHJCKLbj/f5C0QRzEj2tITuLELdESTpwbUpwb
g8ShVLx/MMbD1rJ/PMgmHxJmNzAl6TJu7mbVbzFmjTbnFzF2+rJZbytXcxBoRzKT/TFcLCCSPjG
b1zKBmZASGCG6JvKcyS2ffRHRmXK33iXkrSo9MlDehCBP1DIslRETmLIDRDEimZIR1w+f4iQt9SJ
jTSHDejIdNAKtiLiGtzLOXwXrixJvyxJvDHBKpAIKqAEXpiDU6AEJZDF0LACZviANnCDNqhmJRiC
QcjMIVACN1AC0ZiDSPgAHniFymwDJaCEIWBmN+ACE7ytoHxNoYzNHLZAUquut/FFWlyWp/zGXExK
qpXKJLlK/60cTuLcC67sgXkoRTwsRXpIn2UIS7JcSLsMpVCKyLm0zkG8S+1syI/bw3SwRIRESL9M
ROMYDAFZjMKQCypQAL5QBdygAQYQBgfJBFxQBQMggTSYiDZ4BUNQhEUwgAcoAQwQBg+oA/80AAmQ
C9M8BUUwg746Tup4AkWoBhGQCaJkLdeczVLbRaP5Rkesrqf0gVwU0Q8c0WL4TeC0yuJcURbVi3iZ
B+RctjzEw3kIS7C0x0/M0YzSSEEMJYhkSIj0nR3Nyy0xyLv8gFAwhCjYAnRoA0SgA2HQyxYhSC2J
ly2RCx5oAzBYBCKoABRayXjxmTHIBAPaoYlIlgfYBFUgg/8aaBb845IlqIMD6IGJcANZUNMyQID8
PE3/PIMCGMwUWMUL3dA09cEevMAGZEoSHEPLFERQFGqNJLDAFFKrdS5UM55cM5MzdSvLEvgKcuE
3FFI3FFSZUHLVEiy/NQOCIVE8AMVKEgAGARc8AN50Ev1I0grjZM0CAULWAQ86IQCaIaSLEku+ANo
+AMYaQNrqaNVyIMCgIFz2AYimIMWwL8wBYBQCIM6YARnDYHXGoJF8IQ8AAdjGMaiIVQOPdTcPEpF
JdESbdrfhntkZDE5LjRFFGMacXMZ83Vd97Vd+/Vd/DVIAHViBLViCPViDTViEXdhLZMFIKIZWQZ
3dRSVEj/sKZRGk2HPGzIU/2d3wnP70xI4AgeP0gHAIiERQiDCnAMILCFPCW2+XCDSLAGLuCCIZhW
l4iTSBgCKbgFTjCAEogYoY2YiYgEiHDX07iESliMcADA1gHmQiZD3CDls2DcAAAIeCCTLiFMyCD
+7TQDUVGdYXK3NRNRmVUeP0BtV1btm3bRi0GFpWGWRYuLVYu61bVL1bvcVbL9AIXIiEQfiET9gF
wSVcwT1cxE1cxV1cxm1cx31cyI1cyZ1cyoVcwVcUGCFJSCHiZ3Rr0wfEZjEGg3dGw1di9VY6AxP
083D50yAaSiCPsiGLzAGYnAHbpDSYNdaP0Barj2DQyia/3CAAKolhDP4WRuIl28ixWXAm5uUCdCQ
hTw4g04wABgAgEw4A2qoBvxbBiFw3jfIA1/IBFEIAjjoBUcogEVb3qKsLh98ygv80ErtwKSE10Yd
0VGABvfiX/3d3/31hmxlBcS93ModYAIuYAM+Ymr1A41YhUZIBgd+YAi0YameYaqYau+Yaz0YA3e
YA7u4AdGg2RAAxEe4VYohWMQB8/d1M+dRDz0VNZdXdJ9TrGU2PQBAB/YBFuQhzmCwz8ohmuwqB0u
yLn5Sxghgi4o3j4oAGcomng5GltkYjADACqQBC/oA2CNBqTpgTt4gW4ommkw2SkuAk7ohDmChS7I
A06IAv98cM1g9FBE1U043s1FpV8f0IZAMIVW0AZtaIVWQAM+9uM8DoM+7mM00IYRDmEHBMExMRG
bmRHfmQMLhBJ3ohOeUNL9pRLrkpNzmROxmRP3uRP7mRQHmVRLuVQPmVSRmVTTmVWpsqRfZyqUixm
YOGJVeFP/coX3lR0bU5dbuE00IQjiiJDGIVJ4ARMYAKEiZgGFqXAIBgcAInrl51GFrCqIpmBgBJ
6IJ0iAKvlQ5mno9s3mavdeY42IR06AQagFqXCiceeBtFjeMRHdFvdNcr8M0quueiUr2iwiucQgGXS
Y8TOu2WBZuVVLuiBNmiCPmiFTmiGvhyHJjaMiCp5nwj/iq5oi75ojM5ojd5ojqbojXllfM5n8AGf
eSgGz11hdFiGLGZhFRZd5ER0Tt2GZiAGNpAHdvDK5gzLteLor8Qbw1wGn6EDWziCTsgGbiiA0AmG
LuAEcWCBHvAAA0iBSeiEI7CFAjibb0qfZHF0qIE6SRhqq56B00kCoa7qAkAWZPFF3ozfeJ7jd6zn
cMhnuZ5rus5nWB7ZT+lovd5rvu5rv95riL6ISv5rwi5swz7svgZpWnbnopJl8PnKHvi+yF6GYoDR
klbhYkChZK5sEVgGsRTL5/Ts0VX0UtZqL85Uk2ZeJziCMkCCRmhtMsCEqxYcc/iDWOCEmmjtPUCC
I6QD/3Awyj8wh2KIA6rW7T0g6nAIBg9b5gStYgzKwBwtixUVd67U2QGHIHTQZ3zebu3ubn8GnugD
aMQeb/Iub75GEo2QZPvEb/Zub/d+b/i0b/meb/qub/uW78R5Q+gbWf5+5cwGH3SYxM0u6RCw7GJg
BlLorM3W7M6tbKMpaam0Sva1zaFkX6iccHa9TXcWw2SUY6WM43k+23cNh6REh5GLACZK8QawgAi4
lJHFACaygP4G6Py+bxu/cRzPcR3fcfeUv86rwsPI74zub0QEh50u7BAGac3W7AJv6UKN8APHRnad
8kR951+8chCHYyt31y1nymXpAffGUQyIviiKPGyoAP82UoALuxfM08fLC07h9HE5n3PcUG8h1+v0

Vun/DvDKZi0Ih3JA70EKB8cP9fJ3XpalV0sqj99Dr65k+esyj74KqIB7gQAHUKoDSJxJpnN073Te
WJAgF3K6PGzgSZ8k74GRtoJTFFt3bnVXf5sqp/BuhBLzhtRIlyoL4IAFIABii6JJ9XRgD3bfQBDC
yG/FqXVKt/aANnb1BgAcE3Zoj3bPA/J0UUQhP3ZLz3aMNnaKtMoCERlpD3dx97yJkAtiXw5ux+QN
8ABtL2y69IdzrEpud2+5GHd7v/cZwbH3VsJ0T5x4h3e6NAd1H/h4J3iDj0iEh3dP7ndNZ29BwbF6
j3NffJ94ipcTBREU+yaQ4th4je/4+sb4ArmJeq94ki95kz95lE95lV95lm95l395mI95mZ95mq95
m795nM95nd95nu95n/95oA96oR96oi96oz96pE96pV96pm96p/+NgAAAw==

-----=_NextPart_000_0027_01C8C015.DD746C60

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: <http://www.gpoaccess.gov/images/bg.gif>

R0lGODlhGgBSAJEAMwzMzMmf///wAAACH5BAAAAAALAAAAAaAFIAAAJXLI+py+0Po5y02ouz
3rz7D4biSJbmiabqyrbuC8cJQNf2jef6zvf+DwwKh8Si8YhMKpfMpvMJrcLIgar1is1qt9yu9ws0
i8fksvmMTqvX7Lb7DY/L5+UCADs=

-----=_NextPart_000_0027_01C8C015.DD746C60

Content-Type: text/css;

charset="iso-8859-1"

Content-Transfer-Encoding: quoted-printable

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

```
.td {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.tr {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.h1 {
    FONT-WEIGHT: bold; FONT-SIZE: 16px; LINE-HEIGHT: 18pt; FONT-FAMILY: =
Arial, Helvetica, sans-serif; Arial:=20
}
.h2 {
    PADDING-RIGHT: 0px; PADDING-LEFT: 0px; FONT-WEIGHT: bold; FONT-SIZE: =
14px; MARGIN-BOTTOM: 0px; PADDING-BOTTOM: 0px; COLOR: #000000; =
LINE-HEIGHT: normal; PADDING-TOP: 0px; FONT-STYLE: normal; FONT-FAMILY: =
Arial, Helvetica, sans-serif
}
.h3 {
    FONT-WEIGHT: bold; FONT-SIZE: 12px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.caption {
    FONT-WEIGHT: bold; FONT-SIZE: 12px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.footer {
    BACKGROUND-POSITION: center 50%; FONT-SIZE: 10px; FONT-FAMILY: Arial, =
Helvetica, sans-serif; TEXT-ALIGN: center
}
.top {
    FONT-SIZE: 10px; FONT-FAMILY: Arial, Helvetica, sans-serif; TEXT-ALIGN: =
right
}
.tablespaceing {
    PADDING-RIGHT: 5px; PADDING-LEFT: 5px; PADDING-BOTTOM: 5px; =
PADDING-TOP: 10px
}
.fontsmall {
    FONT-SIZE: 11px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.navigation {
    FONT-SIZE: 10px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
```

```

.invisiblelink {
    FONT-SIZE: 10px; COLOR: #ffffff; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-DECORATION: none
}
A.menubar:link {
    COLOR: blue
}
A.menubar:visited {
    COLOR: purple
}
A.menubar:hover {
    COLOR: #cc3333
}
A.menubar:active {
    COLOR: purple
}
.toplogo {
    FONT-WEIGHT: bold; FONT-SIZE: 14px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.search {
    FONT-SIZE: 10px; CLIP: ; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.side {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.subparagraph {
    FONT-WEIGHT: normal; FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TOP: -5px
}
.head {
    FONT-WEIGHT: bolder; FONT-SIZE: 18px; FONT-FAMILY: Arial, Helvetica, =
sans-serif
}
.recentupdateslink {
    FONT-WEIGHT: bolder; FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
}
.updatetitle {
    FONT-WEIGHT: bold; FONT-SIZE: 14px; COLOR: #ff0000; TEXT-INDENT: 5pt; =
FONT-FAMILY: Arial, Helvetica, sans-serif; TEXT-ALIGN: left
}
.updatebodytest {
    BACKGROUND-POSITION: left 50%; FONT-WEIGHT: normal; FONT-SIZE: 12px; =
FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif; =
TEXT-ALIGN: left; FONT-VARIANT: normal
}
.updatebold {
    BACKGROUND-POSITION: left 50%; FONT-WEIGHT: bold; FONT-SIZE: 12px; =
FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif; =
TEXT-ALIGN: left
}
.body {
    COLOR: #000000; FONT-FAMILY: Arial, sans-serif; BACKGROUND-COLOR: =
#ffffff
}
.a {
    TEXT-DECORATION: underline
}
.a:link {
    COLOR: blue; BACKGROUND-COLOR: #ffffff
}
.a:visited {
    COLOR: red; BACKGROUND-COLOR: #ffffff
}

```

```

}
.a:active {
    COLOR: #ff0000; BACKGROUND-COLOR: #ffffff
}
.p {
    FONT-WEIGHT: normal; WIDTH: 474px; BACKGROUND-REPEAT: no-repeat; =
FONT-FAMILY: Arial, sans-serif; TEXT-ALIGN: center
}
.title {
    FONT-WEIGHT: bold; FONT-SIZE: 20px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
}
.subtitle {
    FONT-WEIGHT: bold; FONT-SIZE: 14px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
}
.mainheader {
    FONT-WEIGHT: bold; FONT-SIZE: 130%
}
.chapter {
    FONT-WEIGHT: bold; FONT-SIZE: 16px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
}
.subchapter {
    FONT-WEIGHT: bold; FONT-SIZE: 14px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
}
.part {
    FONT-WEIGHT: bold; FONT-SIZE: 100%
}
.subpart {
    FONT-SIZE: 90%; COLOR: blue; BACKGROUND-COLOR: #ffffff
}
.nopart {
    COLOR: green; BACKGROUND-COLOR: #ffffff
}
.reserved {
    COLOR: red; BACKGROUND-COLOR: #ffffff
}
.menu {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.hilite {
    FONT-WEIGHT: bold; COLOR: #cc0000
}

```

-----=_NextPart_000_0027_01C8C015.DD746C60

Content-Type: text/css;

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
}

```

-----=_NextPart_000_0027_01C8C015.DD746C60--