

From: <Saved by Windows Internet Explorer 7>
Subject: Electronic Code of Federal Regulations:
Date: Thu, 3 Apr 2008 11:54:02 -0400
MIME-Version: 1.0
Content-Type: multipart/related;
 type="text/html";
 boundary="----=_NextPart_000_0027_01C89581.692150D0"
X-MimeOLE: Produced By Microsoft MimeOLE V6.00.2900.3198

This is a multi-part message in MIME format.

-----=_NextPart_000_0027_01C89581.692150D0
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=7eea3dc24a8e38108e6f97cb397b675c&rgn=div8&view=text&node=12:5.0.1.1.2
5.0.42.7&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 6.00.6000.16608" 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=
7eea3dc24a8e38108e6f97cb397b675c&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.25.0.42.7&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=
7eea3dc24a8e38108e6f97cb397b675c&rgn=3Ddiv8&view=3Dtext&node=3D=
```

12:5.0.1.1.25.0.42.7&idno=3D12#links"><IMG=20
alt=3D"Skip to side navigation." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
border=3D0> Quick Navigation:=20

<A href=3D"http://www.gpoaccess.gov/topics/index.html" =
SELECTED>Resources by=20
Topic=20
Business =
&=20
Economy=20
<A =
href=3D"http://www.gpoaccess.gov/topics/education.html">Education=20
<A =
href=3D"http://www.gpoaccess.gov/topics/environment.html">Environment=
=20

Food & =
Drugs=20
Grants =
&=20
Awards=20
Health =
&=20
Safety=20
Military =
&=20
Security=20
Science =
&=20
Technology=20
Social=20
Programs=20
<A=20
=
href=3D"http://www.gpoaccess.gov/topics/transportation.html">Transportati=
on=20
</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=
7eea3dc24a8e38108e6f97cb397b675c&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.25.0.42.7&idno=3D12#content"><IMG=20
alt=3D"Skip to content." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
border=3D0><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
7eea3dc24a8e38108e6f97cb397b675c&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.25.0.42.7&idno=3D12#links"><IMG=20
alt=3D"Skip to side navigation."=20
src=3D"http://www.gpoaccess.gov/images/spacer.gif" =
border=3D0></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=#ffffff>
<DIV class=search align=right><LABEL =
for=xmw0>Site=
Search:</LABEL> <BR><A=
=
href="http://www.gpoaccess.gov/advancedsearch.html"><SPAN=
class=search>advanced</SPAN></A></DIV></TD>
<TD vAlign=bottom align=left width=151 =
bgColor=#ffffff>
<DIV align=right><INPUT id=xmw0=
style="FONT-SIZE: 9pt; MARGIN: 0px; WIDTH: 110px; =
FONT-FAMILY: Arial, Helvetica, sans-serif">
maxLength=50 align=absMiddle name=xmw0> <INPUT=
onkeypress=document.query.submit();=
onclick=document.query.submit(); type=Image=
alt="Submit Search"=
src="http://www.gpoaccess.gov/images/go.gif" =
align=absMiddle=
border=0> <INPUT type=hidden value=0010 =
name=adv> <INPUT=
type=hidden value=10 name=nr> <INPUT =
type=hidden value=www=
name=db> <INPUT type=hidden value=0 name=fr> =
<INPUT=
type=hidden value=all name=mt0> <INPUT =
type=hidden=
value=should name=ms0> <INPUT type=hidden =
value=detailed=
name=de> <INPUT type=hidden value=domain =
name=pl> <INPUT=
type=hidden value="gpoaccess.gov, gpo.gov" =
name=domain>=
</DIV></TD></FORM></TR></TBODY></TABLE></TD></TR>
<TR>
<TD><IMG height=44 alt="Navigation Bar"=
src="http://www.gpoaccess.gov/images/nav_03.gif" =
width=568=
useMap=#Map =
border=0></TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE><MAP=
name=Map><AREA shape=POLY alt=About. =
coords=588,3,661,3,644,24,571,23=
href="http://www.gpoaccess.gov/about/index.html"><AREA shape=POLY =
alt=Help.=
coords=509,3,583,3,565,24,493,23=
href="http://www.gpoaccess.gov/help/index.html"><AREA=
title="A-Z Resource List." shape=RECT alt="A-Z Resource List."=
coords=1,29,151,54 =
href="http://www.gpoaccess.gov/databases.html"><AREA=
title="Locate a Federal Depository Library." shape=RECT=
alt="Locate a Federal Depository Library." coords=155,30,415,54=
href="http://www.gpoaccess.gov/libraries.html"><AREA title="Buy =
Publications."=
shape=RECT alt="Buy Publications." coords=419,28,555,54=
href="http://bookstore.gpo.gov/"><AREA title=Legislative. =
shape=RECT=
alt=Legislative. coords=0,1,144,26=
href="http://www.gpoaccess.gov/legislative.html"><AREA =
title=Executive.=
shape=RECT alt=Executive. coords=149,1,279,25=
href="http://www.gpoaccess.gov/executive.html"><AREA =
title=Judicial.=
shape=RECT alt=Judicial. coords=284,1,388,26=
href="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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&amp;c=3Decfr&amp;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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&amp;c=3Decfr&amp;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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&amp;c=3Decfr&amp;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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&amp;c=3Decfr&amp;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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&amp;c=3Decfr&amp;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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&amp;c=3Decfr&amp;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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&amp;c=3Decfr&amp;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=3D7eea3dc24a8e3=
8108e6f97cb397b675c&amp;c=3Decfr&amp;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>
```

```

<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"Related =
Resources"=20
          src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/related.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/e/ecfr/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=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/lssa/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 width=3D132 height=3D20><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 width=3D132 height=3D20><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 width=3D132 height=3D20><A=20
          href=3D"http://www.gpoaccess.gov/nara/index.html">All NARA=20
Publications</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/e/ecfr/images/bottom.gif"=20
          width=3D137></TD></TR></TBODY></TABLE>
<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D137 =
bgColor=3D#ffffff border=3D0>
  <TBODY>
    <TR vAlign=3Dtop align=3Dleft>
      <TD colspan=3D3 height=3D12>
        <DIV align=3Dleft><IMG height=3D16 alt=3D"About Government." =
          src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/learn.gif"=20
          width=3D137></DIV></TD></TR>
    <TR vAlign=3Dtop align=3Dleft>

```

```
<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
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the=20
adoption of the Federal stock charter as set forth in =A7552.3 of =
this part,=20
shall be approved at the time of adoption, if adopted without =
change and=20
filed with OTS within 30 days after adoption, provided the =
association=20
follows the requirements of its charter in adopting such =
amendments:</P>
<P>(1) <I>Title change. </I>A Federal stock association that has =
complied=20
with =A7543.1(b) of this chapter may amend its charter by =
substituting a new=20
corporate title in section 1.</P>
<P>(2) <I>Home office. </I>A Federal savings association may amend =
its=20
charter by substituting a new home office in section 2, if it has =
complied=20
with applicable requirements of =A7545.95 of this chapter.</P>
<P>(3) <I>Number of shares of stock and par value. </I>A Federal =
stock=20
association may amend Section 5 of its charter to change the =
number of=20
authorized shares of stock, the number of shares within each class =
of=20
stock, and the par or stated value of such shares.</P>
<P>(4) <I>Capital stock. </I>A Federal stock association may amend =
its=20
charter by revising Section 5 to read as follows:</P>
<P>
<P><I>Section 5. Capital stock. </I>The total number of shares of =
all=20
classes of capital stock that the association has the authority to =
issue=20
is ____, of which ____ shall be common stock of par [or if no par =
value is=20
specified the stated] value of ____ per share and of which [list =
the number=20
of each class of preferred and the par or if no par value is =
specified the=20
stated value per share of each such class]. The shares may be =
issued from=20
time to time as authorized by the board of directors without =
further=20
approval of shareholders, except as otherwise provided in this =
Section 5=20
or to the extent that such approval is required by governing law, =
rule, or=20
regulation. The consideration for the issuance of the shares shall =
be paid=20
in full before their issuance and shall not be less than the par =
[or=20
stated] value. Neither promissory notes nor future services shall=20
constitute payment or part payment for the issuance of shares of =
the=20
association. The consideration for the shares shall be cash, =
tangible or=20
intangible property (to the extent direct investment in such =
property=20
would be permitted), labor, or services actually performed for the =
association, or any combination of the foregoing. In the absence =
of actual=20
fraud in the transaction, the value of such property, labor, or =

services,=20
as determined by the board of directors of the association, shall =
be=20
conclusive. Upon payment of such consideration, such shares shall =
be=20
deemed to be fully paid and nonassessable. In the case of a stock=20
dividend, that part of the retained earnings of the association =
that is=20
transferred to common stock or paid-in capital accounts upon the =
issuance=20
of shares as a stock dividend shall be deemed to be the =
consideration for=20
their issuance.</P>
<P>Except for shares issued in the initial organization of the =
association=20
or in connection with the conversion of the association from the =
mutual to=20
the stock form of capitalization, no shares of capital stock =
(including=20
shares issuable upon conversion, exchange, or exercise of other=20
securities) shall be issued, directly or indirectly, to officers,=20
directors, or controlling persons of the association other than as =
part of=20
a general public offering or as qualifying shares to a director, =
unless=20
their issuance or the plan under which they would be issued has =
been=20
approved by a majority of the total votes eligible to be cast at a =
legal=20
meeting.</P>
<P>Nothing contained in this Section 5 (or in any supplementary =
sections=20
hereto) shall entitle the holders of any class of a series of =
capital=20
stock to vote as a separate class or series or to more than one =
vote per=20
share, except as to the cumulation of votes for the election of =
directors,=20
unless the charter otherwise provides that there shall be no such=20
cumulative voting: <I>Provided, </I>That this restriction on =
voting=20
separately by class or series shall not apply:</P>
<P>(i) To any provision which would authorize the holders of =
preferred=20
stock, voting as a class or series, to elect some members of the =
board of=20
directors, less than a majority thereof, in the event of default =
in the=20
payment of dividends on any class or series of preferred =
stock;</P>
<P>(ii) To any provision that would require the holders of =
preferred=20
stock, voting as a class or series, to approve the merger or =
consolidation=20
of the association with another corporation or the sale, lease, or =
conveyance (other than by mortgage or pledge) of properties or =
business in=20
exchange for securities of a corporation other than the =
association if the=20
preferred stock is exchanged for securities of such other =
corporation:=20
<I>Provided, </I>That no provision may require such approval for=20
transactions undertaken with the assistance or pursuant to the =

direction=20
of the Office or the Federal Deposit Insurance Corporation;</P>
<P>(iii) To any amendment which would adversely change the =
specific terms=20
of any class or series of capital stock as set forth in this =
Section 5 (or=20
in any supplementary sections hereto), including any amendment =
which would=20
create or enlarge any class or series ranking prior thereto in =
rights and=20
preferences. An amendment which increases the number of authorized =
shares=20
of any class or series of capital stock, or substitutes the =
surviving=20
association in a merger or consolidation for the association, =
shall not be=20
considered to be such an adverse change.</P>
<P>A description of the different classes and series (if any) of =
the=20
association's capital stock and a statement of the designations, =
and the=20
relative rights, preferences, and limitations of the shares of =
each class=20
of and series (if any) of capital stock are as follows:</P>
<P>A. <I>Common stock. </I>Except as provided in this Section 5 =
(or in any=20
supplementary sections thereto) the holders of the common stock =
shall=20
exclusively possess all voting power. Each holder of shares of the =
common=20
stock shall be entitled to one vote for each share held by each =
holder,=20
except as to the cumulation of votes for the election of =
directors, unless=20
the charter otherwise provides that there shall be no such =
cumulative=20
voting.</P>
<P>Whenever there shall have been paid, or declared and set aside =
for=20
payment, to the holders of the outstanding shares of any class of =
stock=20
having preference over the common stock as to the payment of =
dividends,=20
the full amount of dividends and of sinking fund, retirement fund, =
or=20
other retirement payments, if any, to which such holders are =
respectively=20
entitled in preference to the common stock, then dividends may be =
paid on=20
the common stock and on any class or series of stock entitled to=20
participate therewith as to dividends out of any assets legally =
available=20
for the payment of dividends.</P>
<P>In the event of any liquidation, dissolution, or winding up of =
the=20
association, the holders of the common stock (and the holders of =
any class=20
or series of stock entitled to participate with the common stock =
in the=20
distribution of assets) shall be entitled to receive, in cash or =
in kind,=20
the assets of the association available for distribution remaining =
after:=20
(i) Payment or provision for payment of the association's debts =

and=20 liabilities; (ii) distributions or provision for distributions in=20
settlement of its liquidation account; and (iii) distributions or=20
provision for distributions to holders of any class or series of =
stock=20
having preference over the common stock in the liquidation, =
dissolution,=20
or winding up of the association. Each share of common stock shall =
have=20
the same relative rights as and be identical in all respects with =
all the=20
other shares of common stock.</P>
<P>B. <I>Preferred stock. </I>The association may provide in =
supplementary=20
sections to its charter for one or more classes of preferred =
stock, which=20
shall be separately identified. The shares of any class may be =
divided=20
into and issued in series, with each series separately designated =
so as to=20
distinguish the shares thereof from the shares of all other series =
and=20
classes. The terms of each series shall be set forth in a =
supplementary=20
section to the charter. All shares of the same class shall be =
identical=20
except as to the following relative rights and preferences, as to =
which=20
there may be variations between different series:</P>
<P>(a) The distinctive serial designation and the number of shares =
constituting such series;</P>
<P>(b) The dividend rate or the amount of dividends to be paid on =
the=20
shares of such series, whether dividends shall be cumulative and, =
if so,=20
from which date(s), the payment date(s) for dividends, and the=20
participating or other special rights, if any, with respect to=20
dividends;</P>
<P>(c) The voting powers, full or limited, if any, of shares of =
such=20
series;</P>
<P>(d) Whether the shares of such series shall be redeemable and, =
if so,=20
the price(s) at which, and the terms and conditions on which, such =
shares=20
may be redeemed;</P>
<P>(e) The amount(s) payable upon the shares of such series in the =
event=20
of voluntary or involuntary liquidation, dissolution, or winding =
up of the=20
association;</P>
<P>(f) Whether the shares of such series shall be entitled to the =
benefit=20
of a sinking or retirement fund to be applied to the purchase or=20
redemption of such shares, and if so entitled, the amount of such =
fund and=20
the manner of its application, including the price(s) at which =
such shares=20
may be redeemed or purchased through the application of such =
fund;</P>
<P>(g) Whether the shares of such series shall be convertible =
into, or=20
exchangeable for, shares of any other class or classes of stock of =

the=20
association and, if so, the conversion price(s) or the rate(s) of=20
exchange, and the adjustments thereof, if any, at which such =
conversion or=20
exchange may be made, and any other terms and conditions of such=20
conversion or exchange.</P>
<P>(h) The price or other consideration for which the shares of =
such=20
series shall be issued; and</P>
<P>(i) Whether the shares of such series which are redeemed or =
converted=20
shall have the status of authorized but unissued shares of serial=20
preferred stock and whether such shares may be reissued as shares =
of the=20
same or any other series of serial preferred stock.</P>
<P>Each share of each series of serial preferred stock shall have =
the same=20
relative rights as and be identical in all respects with all the =
other=20
shares of the same series.</P>
<P>The board of directors shall have authority to divide, by the =
adoption=20
of supplementary charter sections, any authorized class of =
preferred stock=20
into series, and, within the limitations set forth in this section =
and the=20
remainder of this charter, fix and determine the relative rights =
and=20
preferences of the shares of any series so established.</P>
<P>Prior to the issuance of any preferred shares of a series =
established=20
by a supplementary charter section adopted by the board of =
directors, the=20
association shall file with the Secretary to the Office a dated =
copy of=20
that supplementary section of this charter established and =
designating the=20
series and fixing and determining the relative rights and =
preferences=20
thereof.</P>
<P></P>
<P>(5) <I>Limitations on subsequent issuances. </I>A Federal stock =
of the=20
association may amend its charter to require shareholder approval =
of the=20
issuance or reservation of common stock or securities convertible =
into=20
common stock under circumstances which would require shareholder =
approval=20
under the rules of the New York or American Stock Exchange if the =
shares=20
were then listed on the New York or American Stock Exchange.</P>
<P>(6) <I>Cumulative voting. </I>A Federal stock association may =
amend its=20
charter by substituting the following sentence for the second =
sentence in=20
the third paragraph of Section 5: =93Each holder of shares of =
common stock=20
shall be entitled to one vote for each share held by such holder =
and there=20
shall be no right to cumulate votes in an election of =
directors.=94</P>
<P>(7) [Reserved]</P>
<P>(8) <I>Anti-takeover provisions following mutual to stock =

conversion.²⁰
</I>Notwithstanding the law of the state in which the association =
is²⁰
located, a Federal stock association may amend its charter by =
renumbering²⁰
existing sections as appropriate and adding a new section 8 as²⁰
follows:</P>
<P>
<P><I>Section 8. Certain Provisions Applicable for Five Years.=²⁰
</I>Notwithstanding anything contained in the Association's =
charter or²⁰
bylaws to the contrary, for a period of [specify number of years =
up to²⁰
five] years from the date of completion of the conversion of the²⁰
Association from mutual to stock form, the following provisions =
shall²⁰
apply:</P>
<P>A. <I>Beneficial Ownership Limitation. </I>No person shall =
directly or²⁰
indirectly offer to acquire or acquire the beneficial ownership of =
more²⁰
than 10 percent of any class of an equity security of the =
association.²⁰
This limitation shall not apply to a transaction in which the =
association²⁰
forms a holding company without change in the respective =
beneficial²⁰
ownership interests of its stockholders other than pursuant to the =

exercise of any dissenter and appraisal rights, the purchase of =
shares by²⁰
underwriters in connection with a public offering, or the purchase =
of²⁰
shares by a tax-qualified employee stock benefit plan which is =
exempt from²⁰
the approval requirements under =A7574.3(c)(1)(vi) of the Office's =

regulations.</P>
<P>In the event shares are acquired in violation of this section =
8, all²⁰
shares beneficially owned by any person in excess of 10% shall be²⁰
considered =⁹³excess shares=⁹⁴ and shall not be counted as shares =
entitled to²⁰
vote and shall not be voted by any person or counted as voting =
shares in²⁰
connection with any matters submitted to the stockholders for a =
vote.</P>
<P>For purposes of this section 8, the following definitions =
apply:</P>
<P>(1) The term =⁹³person=⁹⁴ includes an individual, a group =
acting in²⁰
concert, a corporation, a partnership, an association, a joint =
stock²⁰
company, a trust, an unincorporated organization or similar =
company, a²⁰
syndicate or any other group formed for the purpose of acquiring, =
holding²⁰
or disposing of the equity securities of the association.</P>
<P>(2) The term =⁹³offer=⁹⁴ includes every offer to buy or =
otherwise acquire,²⁰
solicitation of an offer to sell, tender offer for, or request or²⁰
invitation for tenders of, a security or interest in a security =
for²⁰
value.</P>

<P>(3) The term "acquire" includes every type of acquisition, whether effected by purchase, exchange, operation of law or otherwise.</P>

<P>(4) The term "acting in concert" means (a) knowing participation in a joint activity or conscious parallel action towards a common goal or not pursuant to an express agreement, or (b) a combination or pooling of voting or other interests in the securities of an issuer for a common purpose pursuant to any contract, understanding, relationship, or other arrangements, whether written or otherwise.</P>

<P>B. *Cumulative Voting Limitation.* Stockholders shall not be permitted to cumulate their votes for election of directors.</P>

<P>C. *Call for Special Meetings.* Special meetings of stockholders relating to changes in control of the association or amendments to its charter shall be called only upon direction of the board of directors.</P>

<P></P>

<P>(c) *Anti-takeover provisions.* The Office may grant approval to a charter amendment not listed in paragraph (b) of this section regarding the acquisition by any person or persons of its equity securities provided that the association shall file as part of its application for approval an opinion, acceptable to the OTS, of counsel independent from the association that the proposed charter provision would be permitted to be adopted by a corporation chartered by the state in which the principal office of the association is located. Any such provision must be consistent with applicable statutes, regulations, and OTS policies. Further, any such provision that would have the effect of rendering difficult a change in control of the association and would require for any corporate action (other than the removal of directors) the affirmative vote of a larger percentage of shareholders than is required by this Part, shall not be effective unless adopted by a percentage of shareholder vote at least equal to the highest percentage that would be required to take any action under such provision.</P>

<P>(d) *Reissuance of charter.* A Federal stock association that has amended its charter may apply to have its charter, including the amendments, reissued by the Office. Such requests for reissuance should be filed with the Corporate Secretary at Washington Headquarters Office at the address listed in 7516.40(b) of this chapter, and contain signatures required under 7552.3 of this part, together with such supporting

documents as needed to demonstrate that the amendments were =
properly=20
adopted.</P>
<P>[54 FR 49523, Nov. 30, 1989, as amended at 55 FR 13513, Apr. =
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57 FR 14343, Apr. 20, 1992; 59 FR 18476, Apr. 19, 1994; 61 FR =
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WABmYEUrweErWABxfBwMCIEN4EIESyLSi74wVMdzJMLXA543/C8nXCQJIXI3/Bgs1EJ+7MeL2EMu

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b1zKBmzASGCG6JvKcys2ffRHRmXk33iXkrSo9MlDehCBP1DIslRETmLIDRDEiMzIR1w+f4iQt9SJ
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C9M8BUUwg746TUp4AkWoBhGQCaJkLdeczVLbRaP5Rkesrqf0gVwU0Q8c0WL4TeC0yuJcURbVi3iZ
B+RctjzEw3kIS7C0x0/M0YZsSEEMJYhkSIj0nR3Nyy0xyLv8gFAwCjYAnRoA0SgA2HQyxYhSC2J
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PE3/PIMCGMwUWMUL3dA09cEevMAGZEoShdEPLFERQFGqNJLDaFFKrdS5UM55cM5MzdSvLEvgKcuE
3FFI3FFSZuHLVEiy/NQOCIVE8AMVKEgAGARc8AN50Ev1I0grjZM0CAULWAQ86IQCaIaSLEku+ANo
+AMYaQNrqaNVyIMCgIFz2AYimIMwWl8wBYBQCIM6YARndYHXGoJF8IQ8AAadjGMaiIVQ0PdTcPEpF
JdESbdRfhtfDE5LjRFFGMacXMZ83Vd97Vd+/Vd/DVIAHViBLViCPViDTVIExdhLZMFIKIZw4NQZ
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+7TQDUVGdYXK3NRNRmVUEP0BtV1btm3bRi0GFpWGWRYuLVYu61bvL1bvcVbL9AIXIieQfiet9gF
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aMQeb/Iub75GEo2QZPvEb/Zub/d+b/i0b/meb/qub/uW78R5Q+gbWf5+5cwGH3SYxM0u6RCw7GJg
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WJAGf3K6PGzgzS2k74GRtoJTFft3bnVxf5sqp/BuhBLzhtRIlyoL4IAFIABii6JJ9XRgd3bfQBDC
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8ABtL2y69IdzrEpuD2+5GHd7v/cZwbH3VsJ0T5x4h3e6NAD1H/h4J3iDj0iEh3dP7ndNZ29BwbF6
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Content-Location: http://www.gpoaccess.gov/images/bg.gif

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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-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
}
.tablespacing {
    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
}
```

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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
}
```

```
.tablesacing {
    PADDING-LEFT: 0px
}
```

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