

From: <Saved by Windows Internet Explorer 7>
Subject: Electronic Code of Federal Regulations:
Date: Tue, 27 May 2008 16:08:30 -0400
MIME-Version: 1.0
Content-Type: multipart/related;
 type="text/html";
 boundary="----=_NextPart_000_0000_01C8C013.E7DAB1C0"
X-MimeOLE: Produced By Microsoft MimeOLE V6.00.2900.3198

This is a multi-part message in MIME format.

-----=_NextPart_000_0000_01C8C013.E7DAB1C0
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=222006f59680a7ccac3573ed9812a473&tpl=/ecfrbrowse/
Title12/12cfr560_main_02.tpl

```
<!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"><!-- #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><!-- TemplateBeginEditable name=3D"head" --><!-- =
TemplateEndEditable -->
<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=
222006f59680a7ccac3573ed9812a473&tpl=3D/ecfrbrowse/Title12/12cfr560_m=
ain_02.tpl#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=
222006f59680a7ccac3573ed9812a473&tpl=3D/ecfrbrowse/Title12/12cfr560_m=
ain_02.tpl#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 =
&amp;=20
  Economy</A>=20
  <LI><A =
href=3D"http://www.gpoaccess.gov/topics/education.html">Education</A>=20
  <LI><A =
href=3D"http://www.gpoaccess.gov/topics/environment.html">Environment</A>=
=20

  <LI><A href=3D"http://www.gpoaccess.gov/topics/food.html">Food &amp; =
Drugs</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/grants.html">Grants =
&amp;=20
  Awards</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/health.html">Health =
&amp;=20
  Safety</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/military.html">Military =
&amp;=20
  Security</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/science.html">Science =
&amp;=20
  Technology</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/programs.html">Social=20
  Programs</A>=20
  <LI><A=20
  =
href=3D"http://www.gpoaccess.gov/topics/transportation.html">Transportati=
on</A>=20
  </LI></UL></NOSCRIPT><!-- Beginning of top navigation. Do not modify. =
-->
<TABLE 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&amp;sid=3D=
222006f59680a7ccac3573ed9812a473&amp;tpl=3D/ecfrbrowse/Title12/12cfr560_m=
ain_02.tpl#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&amp;sid=3D=
222006f59680a7ccac3573ed9812a473&amp;tpl=3D/ecfrbrowse/Title12/12cfr560_m=
ain_02.tpl#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></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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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=3D222006f59680a=
7ccac3573ed9812a473&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>
<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D137 =
```

```

bgColor=#ffffff border=0>
  <TBODY>
    <TR vAlign=top align=left>
      <TD colspan=2 height=12>
        <DIV align=center><IMG height=16 alt="Related =
Resources"=20
          src="http://ecfr.gpoaccess.gov/e/ecfr/images/related.gif"=20
          width=137></DIV></TD></TR>
      <TR vAlign=top align=left>
        <TD colspan=2 height=5><IMG height=5 alt=" "=20
          =
src="http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif"></TD></TR>
      <TR vAlign=top align=left>
        <TD class=side width=13 height=2>
          <DIV align=center>=95</DIV></TD>
        <TD class=side height=35><A=20
          href="http://www.gpoaccess.gov/cfr/index.html">Code of =
Federal=20
          Regulations</A></TD></TR>
      <TR vAlign=top align=left>
        <TD class=side height=2>
          <DIV align=center>=95</DIV></TD>
        <TD class=side height=20><A=20
          href="http://www.gpoaccess.gov/fr/index.html">Federal=20
Register</A></TD></TR>
      <TR vAlign=top align=left>
        <TD class=side height=2>
          <DIV align=center>=95</DIV></TD>
        <TD class=side height=35><A=20
          href="http://www.gpoaccess.gov/lsa/index.html">List of=20
CFR<BR>Sections Affected</A></TD></TR>
      <TR vAlign=top align=left>
        <TD class=side height=2>
          <DIV align=center>=95</DIV></TD>
        <TD class=side width=132 height=20><A=20
          =
href="http://www.regulations.gov/">Regulations.gov</A></TD></TR>
      <TR vAlign=top align=left>
        <TD class=side height=2>
          <DIV align=center>=95</DIV></TD>
        <TD class=side width=132 height=20><A=20
          href="http://www.gpoaccess.gov/ua/index.html">Unified=20
Agenda</A></TD></TR>
      <TR vAlign=top align=left>
        <TD class=side height=2>
          <DIV align=center>=95</DIV></TD>
        <TD class=side width=132 height=20><A=20
          href="http://www.gpoaccess.gov/nara/index.html">All NARA=20
Publications</A></TD></TR>
      <TR vAlign=top align=left>
        <TD colspan=2 height=2><IMG height=16 alt=" "=20
          src="http://ecfr.gpoaccess.gov/e/ecfr/images/bottom.gif"=20
          width=137></TD></TR></TBODY></TABLE>
<TABLE cellSpacing=0 cellPadding=0 width=137 =
bgColor=#ffffff border=0>
  <TBODY>
    <TR vAlign=top align=left>
      <TD colspan=3 height=12>
        <DIV align=left><IMG height=16 alt="About Government." =
          =
          src="http://ecfr.gpoaccess.gov/e/ecfr/images/learn.gif"=20
          width=137></DIV></TD></TR>
    <TR vAlign=top align=left>
      <TD colspan=3 height=5><IMG height=5 alt=" "=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><FONT face=3D"Arial, Helvetica, sans-serif" =
color=3D#ff0000=20
  size=3D4><STRONG>e-CFR Data is current as of May 22, =
2008</STRONG></FONT>=20
  </P><!-- TemplateBeginEditable name=3D"body" -->
  <P class=3Dtitle>TITLE 12--Banks and Banking</P>
  <P class=3Dchapter>CHAPTER V--OFFICE OF THRIFT SUPERVISION, =
DEPARTMENT OF=20
  THE TREASURY</P>
  <P class=3Dpart><A=20
  =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv5&view=3Dtext&node=3D=
12:5.0.1.1.30&idno=3D12">PART=20
  560--LENDING AND INVESTMENT</A></P><IMG height=3D14 alt=3Drule=20
  src=3D"http://ecfr.gpoaccess.gov/e/ecfr/graphics/bluerule2.gif" =
width=3D480=20
  border=3D0>=20
  <TABLE width=3D480>
```

```
<TBODY>
<TR>
<TD>
<TABLE width=3D120>
<TBODY>
<TR>
<TD><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.0.42.1&idno=3D12">=A7560.1</A></TD></TR></TBODY></TABLE=
></TD>
<TD>
<TABLE width=3D354>
<TBODY>
<TR>
=
<TD>General.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
<TABLE width=3D480>
<TBODY>
<TR>
<TD>
<TABLE width=3D120>
<TBODY>
<TR>
<TD><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.0.42.2&idno=3D12">=A7560.2</A></TD></TR></TBODY></TABLE=
></TD>
<TD>
<TABLE width=3D354>
<TBODY>
<TR>
<TD>Applicability of=20
law.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
<TABLE width=3D480>
<TBODY>
<TR>
<TD>
<TABLE width=3D120>
<TBODY>
<TR>
<TD><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.0.42.3&idno=3D12">=A7560.3</A></TD></TR></TBODY></TABLE=
></TD>
<TD>
<TABLE width=3D354>
<TBODY>
<TR>
=
<TD>Definitions.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
<P class=3Dsubpart><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&rgn=3D=
div6&view=3Dtext&node=3D12:5.0.1.1.30.1&idno=3D12">Subpart=20
A--LENDING AND INVESTMENT POWERS FOR FEDERAL SAVINGS =
ASSOCIATIONS</A></P>
<TABLE width=3D480>
<TBODY>
```

```
<TR>
  <TD>
    <TABLE width=3D120>
      <TBODY>
        <TR>
          <TD><A=20
            =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.1.42.1&idno=3D12">=A7560.30</A></TD></TR></TBODY></TABL=
E></TD>
    <TD>
      <TABLE width=3D354>
        <TBODY>
          <TR>
            <TD>General lending and investment powers of Federal =
savings=20
              =
associations.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
      <TABLE width=3D480>
        <TBODY>
          <TR>
            <TD>
              <TABLE width=3D120>
                <TBODY>
                  <TR>
                    <TD><A=20
                      =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.1.42.2&idno=3D12">=A7560.31</A></TD></TR></TBODY></TABL=
E></TD>
            <TD>
              <TABLE width=3D354>
                <TBODY>
                  <TR>
                    <TD>Election regarding categorization of loans or =
investments=20
                      and related=20
calculations.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
              <TABLE width=3D480>
                <TBODY>
                  <TR>
                    <TD>
                      <TABLE width=3D120>
                        <TBODY>
                          <TR>
                            <TD><A=20
                              =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.1.42.3&idno=3D12">=A7560.32</A></TD></TR></TBODY></TABL=
E></TD>
                    <TD>
                      <TABLE width=3D354>
                        <TBODY>
                          <TR>
                            <TD>Pass-through=20
investments.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
              <TABLE width=3D480>
                <TBODY>
                  <TR>
                    <TD>
                      <TABLE width=3D120>
```

```
<TBODY>
<TR>
<TD><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.1.42.4&idno=3D12">=A7560.33</A></TD></TR></TBODY></TABL=
E></TD>
```

```
<TD>
<TABLE width=3D354>
<TBODY>
<TR>
<TD>Late =
charges.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
```

```
<TABLE width=3D480>
<TBODY>
<TR>
<TD>
<TABLE width=3D120>
<TBODY>
<TR>
<TD><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.1.42.5&idno=3D12">=A7560.34</A></TD></TR></TBODY></TABL=
E></TD>
```

```
<TD>
<TABLE width=3D354>
<TBODY>
<TR>
=
<TD>Prepayments.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
```

```
<TABLE width=3D480>
<TBODY>
<TR>
<TD>
<TABLE width=3D120>
<TBODY>
<TR>
<TD><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.1.42.6&idno=3D12">=A7560.35</A></TD></TR></TBODY></TABL=
E></TD>
```

```
<TD>
<TABLE width=3D354>
<TBODY>
<TR>
<TD>Adjustments to home=20
loans.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
```

```
<TABLE width=3D480>
<TBODY>
<TR>
<TD>
<TABLE width=3D120>
<TBODY>
<TR>
<TD><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.1.42.7&idno=3D12">=A7560.36</A></TD></TR></TBODY></TABL=
```

E></TD>

<TD>

<TABLE width=3D354>

<TBODY>

<TR>

<TD>De minimis=20

investments.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>

<TABLE width=3D480>

<TBODY>

<TR>

<TD>

<TABLE width=3D120>

<TBODY>

<TR>

<TD><A=20

=

href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=12:5.0.1.1.30.1.42.8&idno=3D12"=>A7560.37</TD></TR></TBODY></TABL=E></TD>

<TD>

<TABLE width=3D354>

<TBODY>

<TR>

<TD>Real estate for office and related=20

=

facilities.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>

<TABLE width=3D480>

<TBODY>

<TR>

<TD>

<TABLE width=3D120>

<TBODY>

<TR>

<TD><A=20

=

href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=12:5.0.1.1.30.1.42.9&idno=3D12"=>A7560.40</TD></TR></TBODY></TABL=E></TD>

<TD>

<TABLE width=3D354>

<TBODY>

<TR>

<TD>Commercial paper and corporate debt=20

=

securities.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>

<TABLE width=3D480>

<TBODY>

<TR>

<TD>

<TABLE width=3D120>

<TBODY>

<TR>

<TD><A=20

=

href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=12:5.0.1.1.30.1.42.10&idno=3D12"=>A7560.41</TD></TR></TBODY></TABL=LE></TD>

<TD>

<TABLE width=3D354>

<TBODY>

<TR>

=

<TD>Leasing.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>

<TABLE width=3D480>

<TBODY>

<TR>

<TD>

<TABLE width=3D120>

<TBODY>

<TR>

<TD><A=20

=

href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=12:5.0.1.1.30.1.42.11&idno=3D12">=A7560.42</TD></TR></TBODY></TAB=LE></TD>

<TD>

<TABLE width=3D354>

<TBODY>

<TR>

<TD>State and local government=20

=

obligations.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>

<TABLE width=3D480>

<TBODY>

<TR>

<TD>

<TABLE width=3D120>

<TBODY>

<TR>

<TD><A=20

=

href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=12:5.0.1.1.30.1.42.12&idno=3D12">=A7560.43</TD></TR></TBODY></TAB=LE></TD>

<TD>

<TABLE width=3D354>

<TBODY>

<TR>

<TD>Foreign assistance=20

investments.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>

<TABLE width=3D480>

<TBODY>

<TR>

<TD>

<TABLE width=3D120>

<TBODY>

<TR>

<TD><A=20

=

href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=12:5.0.1.1.30.1.42.13&idno=3D12">=A7560.50</TD></TR></TBODY></TAB=LE></TD>

<TD>

<TABLE width=3D354>

<TBODY>

<TR>

<TD>Letters of credit and other independent=20

=

undertakings--authority.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TAB=LE>

<TABLE width=3D480>

<TBODY>

```
<TR>
  <TD>
    <TABLE width=3D120>
      <TBODY>
        <TR>
          <TD><A=20
            =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.1.42.14&idno=3D12">=A7560.60</A></TD></TR></TBODY></TAB=
LE></TD>
```

```
<TD>
  <TABLE width=3D354>
    <TBODY>
      <TR>
        <TD>Suretyship and=20
guaranty.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE><IMG=20
height=3D14 alt=3Drule=20
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/graphics/bluerule2.gif" =
width=3D480=20
border=3D0>=20
<P class=3Dsubpart><A=20
=
```

```
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv6&view=3Dtext&node=3D=
12:5.0.1.1.30.2&idno=3D12">Subpart=20
B--LENDING AND INVESTMENT PROVISIONS APPLICABLE TO ALL SAVINGS=20
ASSOCIATIONS</A></P>
```

```
<TABLE width=3D480>
  <TBODY>
    <TR>
      <TD>
        <TABLE width=3D120>
          <TBODY>
            <TR>
              <TD><A=20
                =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.2.42.1&idno=3D12">=A7560.93</A></TD></TR></TBODY></TABL=
E></TD>
```

```
<TD>
  <TABLE width=3D354>
    <TBODY>
      <TR>
        <TD>Lending=20
limitations.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
```

```
<TABLE width=3D480>
  <TBODY>
    <TR>
      <TD>
        <TABLE width=3D120>
          <TBODY>
            <TR>
              <TD><A=20
                =
```

```
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.2.42.2&idno=3D12">=A7560.100</A></TD></TR></TBODY></TAB=
LE></TD>
```

```
<TD>
  <TABLE width=3D354>
    <TBODY>
      <TR>
```

```

        <TD>Real estate lending standards; purpose and=20
        scope.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
<TABLE width=3D480>
  <TBODY>
    <TR>
      <TD>
        <TABLE width=3D120>
          <TBODY>
            <TR>
              <TD><A=20
                =
                href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
                222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
                12:5.0.1.1.30.2.42.3&idno=3D12">=A7560.101</A></TD></TR></TBODY></TAB=
                LE></TD>
            <TD>
              <TABLE width=3D354>
                <TBODY>
                  <TR>
                    <TD>Real estate lending=20
                    standards.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
            <TABLE width=3D480>
              <TBODY>
                <TR>
                  <TD>
                    <TABLE width=3D120>
                      <TBODY>
                        <TR>
                          <TD><A=20
                            =
                            href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
                            222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
                            12:5.0.1.1.30.2.42.4&idno=3D12">=A7560.110</A></TD></TR></TBODY></TAB=
                            LE></TD>
                    <TD>
                      <TABLE width=3D354>
                        <TBODY>
                          <TR>
                            <TD>Most favored lender usury=20
                            =
                            preemption.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
                    <TABLE width=3D480>
                      <TBODY>
                        <TR>
                          <TD>
                            <TABLE width=3D120>
                              <TBODY>
                                <TR>
                                  <TD><A=20
                                    =
                                    href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
                                    222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
                                    12:5.0.1.1.30.2.42.5&idno=3D12">=A7560.120</A></TD></TR></TBODY></TAB=
                                    LE></TD>
                            <TD>
                              <TABLE width=3D354>
                                <TBODY>
                                  <TR>
                                    <TD>Letters of credit and other independent undertakings =
                                    to=20
                                    pay against =
                                    documents.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
                    <TABLE width=3D480>
                      <TBODY>

```

```
<TR>
  <TD>
    <TABLE width=3D120>
      <TBODY>
        <TR>
          <TD><A=20
            =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.2.42.6&idno=3D12">=A7560.121</A></TD></TR></TBODY></TAB=
LE></TD>
      <TD>
        <TABLE width=3D354>
          <TBODY>
            <TR>
              <TD>Investment in State housing=20
                =
corporations.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
        <TABLE width=3D480>
          <TBODY>
            <TR>
              <TD>
                <TABLE width=3D120>
                  <TBODY>
                    <TR>
                      <TD><A=20
                        =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.2.42.7&idno=3D12">=A7560.130</A></TD></TR></TBODY></TAB=
LE></TD>
                <TD>
                  <TABLE width=3D354>
                    <TBODY>
                      <TR>
                        <TD>Prohibition on loan procurement=20
                          fees.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
                <TABLE width=3D480>
                  <TBODY>
                    <TR>
                      <TD>
                        <TABLE width=3D120>
                          <TBODY>
                            <TR>
                              <TD><A=20
                                =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.2.42.8&idno=3D12">=A7560.160</A></TD></TR></TBODY></TAB=
LE></TD>
                        <TD>
                          <TABLE width=3D354>
                            <TBODY>
                              <TR>
                                <TD>Asset=20
                                  =
classification.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
                        <TABLE width=3D480>
                          <TBODY>
                            <TR>
                              <TD>
                                <TABLE width=3D120>
                                  <TBODY>
                                    <TR>
```

```
<TD><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.2.42.9&idno=3D12">=A7560.170</A></TD></TR></TBODY></TAB=
LE></TD>
<TD>
<TABLE width=3D354>
<TBODY>
<TR>
<TD>Records for lending=20
=
transactions.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
<TABLE width=3D480>
<TBODY>
<TR>
<TD>
<TABLE width=3D120>
<TBODY>
<TR>
<TD><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.2.42.10&idno=3D12">=A7560.172</A></TD></TR></TBODY></TA=
BLE></TD>
<TD>
<TABLE width=3D354>
<TBODY>
<TR>
<TD>Re-evaluation of real estate=20
owned.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE><IMG =
height=3D14=20
alt=3Drule =
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/graphics/bluerule2.gif"=20
width=3D480 border=3D0>=20
<P class=3Dsubpart><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv6&view=3Dtext&node=3D=
12:5.0.1.1.30.3&idno=3D12">Subpart=20
C--ALTERNATIVE MORTGAGE TRANSACTIONS</A></P>
<TABLE width=3D480>
<TBODY>
<TR>
<TD>
<TABLE width=3D120>
<TBODY>
<TR>
<TD><A=20
=
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.30.3.42.1&idno=3D12">=A7560.210</A></TD></TR></TBODY></TAB=
LE></TD>
<TD>
<TABLE width=3D354>
<TBODY>
<TR>
<TD>Disclosures for variable rate=20
=
transactions.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE>
<TABLE width=3D480>
<TBODY>
```

```
<TR>
  <TD>
    <TABLE width=3D120>
      <TBODY>
        <TR>
          <TD><A=20
            =
            href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
            222006f59680a7ccac3573ed9812a473&rgn=3Ddiv8&view=3Dtext&node=3D=
            12:5.0.1.1.30.3.42.2&idno=3D12">=A7560.220</A></TD></TR></TBODY></TAB=
            LE></TD>
```

```
<TD>
  <TABLE width=3D354>
    <TBODY>
      <TR>
        <TD>Alternative Mortgage Transaction Parity=20
          Act.</TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE><IMG =
          height=3D14=20
          alt=3Drule =
          src=3D"http://ecfr.gpoaccess.gov/e/ecfr/graphics/bluerule2.gif"=20
          width=3D480 border=3D0> <!-- ***** =
--><!-- US Government Printing Office --><!-- Washington DC 20401 =
--><!-- ***** --><!-- TemplateEndEditable -->
  <HR align=3Dcenter width=3D"70%" noShade SIZE=3D1>
```

```
<P class=3Dfooter align=3Dcenter>For questions or comments =
regarding e-CFR=20
editorial content, features, or design, email <A=20
href=3D"mailto:ecfr@nara.gov">mailto:ecfr@nara.gov</A><BR><BR>For =
questions=20
concerning e-CFR programming and delivery issues, email <A=20
href=3D"mailto:webteam@gpo.gov">webteam@gpo.gov</A>. <BR><BR><A=20
=
```

```
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3D222006f59680a=
7ccac3573ed9812a473&c=3Decfr&tpl=3D508Accessibility.tpl">Section =
508 / Accessibility</A></P><!--<P ALIGN=3D"center" =
CLASS=3D"footer">Last updated: <!-- #BeginDate format:Am1 -- >February =
27, 2007<!-- #EndDate -- ></P>-->
<P>&nbsp;</P></TD></TR></TBODY></TABLE></BODY></HTML>
```

-----_NextPart_000_0000_01C8C013.E7DAB1C0
Content-Type: image/gif
Content-Transfer-Encoding: base64
Content-Location: http://www.gpoaccess.gov/images/spacer.gif

R0lGODlhAQABIAAAAAAAAAAACH5BAEAAAAALAAAAABAAEAAAIICRAEA0wA7

-----_NextPart_000_0000_01C8C013.E7DAB1C0
Content-Type: image/gif
Content-Transfer-Encoding: base64
Content-Location: http://www.gpoaccess.gov/images/nav_01.gif

R0lGODlhABFAPcAANlmZpVw0WZmFLMzF9fnM9AQ0yysvzy8svL4vLy+NJNTTU1ftZZWd+AgPnl
5fXZ2bCw0UJCi0KNjXp6r++/v+mLpV9fnr292tjY6Tk5nFBQktzxc4iIu0Xl8f39/mxspvv7/f7+
/6KiyWRksf7+/ikpdcXF4vz8/To6nScndPr6/DU1moCAv1lZrHV1uo2NxoWfWlNTqTc3m1JSqVFR
qNHR6Dw8na2t1kxMpfj4+21ttigodE9Pp0lJpKGh0LCw1/n5+4mJu3FxE1NppaWw8vL5ff3+vb2
+r+/35CQx6+v1z8/n2lptHNzuUdHow0eedjY61ZWqy8veUJCoeXl8vn5/NTU6cfH47q63Ts7nczM
5fz8/vT0+MDA33t7vTQ0mSgodUFBoD09nlxcrdfX60REoTQ0fJyczXx8vSoqdevr9V1drvLy+UZG
o5eXyzY2m8/P5w8jjE5Op319vvb2+WJisebm89XV6jg4m8PD4UtLi5mZzLS62//+/t/f740DwS0t
d9nZ7KwL0re327W12m9vt6SkyEJCoNbW66en0zk5f+bm8bi421VVqnt7sRopdSsrDmNjsejo8/r6
/cnJ5MIz0WBgr5awY2xstff3+WfhsJ+fz8XF3MvL47MxPkpKjUxMjvX1+nBwt3JyuScnc9PT6Y+P
x7a226cxQ56ez4WNtu7u91VVkwZmszs7g5AvT0Hh8Hd3u39/v7Ky2dra7Zqazfz8/EBAn3AtWtra
6ZGRyIaGwzAwetLS6UAoazU1f2dwocTE3K9wa0rq9b293kpKpXR0uenp9Nbw6s3N5u/v9p6ewtzc

6tmyv4mJxKqQ1a6u189MTISEwZiYy93d7pKSya0jy+/Ly3Z/rwVlsmptqVBQpy8veC8ncaCgx0VF
oLdXq4uLxYiIw/X1+PX1+VRUqSYmc8wzMzMmf//wAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
AACH5BAAAAAALAAAAACEAEUA
AAj/ANMJHEiwoMGDCBMqXmiwocOHECNKnEixosWLDGNq3Mixo8ePID8iGDmyQ8IOCEIeTHCBA4EF
5mLKXECA4QEKiu21CCzp5kPNwtGMEcRLksUMVMOlWEEIYIJPANKNQc058MEAYb2jECgq5meE1Km
ExGzordPAUg8iIDCVwIcABHh0jQDB6sILWmV+wFAQwYetc0laJNuzYAI0UuniJNghAeYpGvjaNYg4
a12neQtfhKBZIIbAMicsXgl16uXJ6RKwtbwwAeiyGAPIHIjhMdiGsqeKQJ1udc8PDV1H1ajVs22Z
BB6WlrbbuWoJoNn1siZqPCoC0Y39B1VrEoEUyda/8TQ2WAQC+iDEIGiMEHZ5z0DR0ww1VwE7R8z
y7wQMbfqgXZI5YhCbIEnVXYS+ReVfCEpWN5DxSEUoFTWJcQbd6FNRF99+HGkX0zJSVRdQhNGZYGF
9ZnD30R/TcwJQQ9GdEF9DEo0FILT/YJifTrvtwYms1W0HGsaemdQicMh5CByFtXHii0FxQjRhEZ
uRGSmp2oZH0cWIRhTIRQEWwQgqYowUdYxkTEjLLV0BF8MnHDhUAeVEFCRgZ0BVKaFrCR0JdVDlaf
mGmYQ0oaQGBEMJ4fnYeeBUR0stBxPVkZUZ5RZZK0TDuEEFuKvCU0Y32WQoRpT02VENM0HnzKY6gH
Af8aaEXuNQXCETiLquo0JbR60ZJkwjrQqPwtSNEJ5ngqkEwqpKPCERSBCxtCKaZY6kK1VeumRCCY
0+yyMd3Z0ak9dThQXNX2pEEA0T2UbbVdNpkouHp8RB6prUFAaU8LnHkVnPWf6FAIJIRwgrIn8IKU
0eSkU7CUF00760Lk7jceBE0ma465CKka07fpg0GxspsGe1GLbTpE5QIIdeVyVxJrr0JDPYEW0A4y
VTEQxBNVJ5V427VFRcxEA90QUiWAccJAUsiUg0Ak8DyRxBE4BKjAYxLN71QINgQJIFJIWQWu5oyT
zgLP0+kwCDZHW1+76RywAQB0021Ab0IfpPWCNE7/ZMi0diUgsZsAnGP44QPGLRXWB01drSRdPySJ
T0JORuxWAzVw+OYCXT2040Rd3l08yjGbzha0ZRzTbgZsfjgAnecNJ0gCSWssQ0gwM9AjTzyhymTX
8dvM4QVsLkHsi3/u+ECqm9NvQ7UpM1AcTwDDW/Ax+VLJ4a0fToFar4GIUPgyEwSw87cfLG0u02Mj
7HPdeHK4AANs7ka69yYfK+j/CaTvVB+A20CwIpNggGARx+CDsASCgKGg4nANSIcADheNBPwP0wHg
mKzSZZAONM8c67rASAKAMrD4aYEDEcbhGHCAdGzgcK840AR0gxAIB0CG0MyhDn0IEA86bgETE0AC
/ytAvPulQwGHwwUICRAACPjrehijkwiME00wYoCm0ucQDZ3DRQmJAEjEQEOR+JFhDygeIa7m0Dq
dzgjlvGNEZkAGS8RwYF07xwFUMgDBAAABpyDAQCoQAsPQoEGAACJAGiAFg3igArMrQAFSKQaC97JH
uiExknQTgBvTQQEJ0K14CqDbBgSQkD5Q5AB+NBWDCiKB1yHEAYVzneEU8ICCGACJsqQjJW0ZS9gN
hAK4zKXhBlmB0eZSAR7RnPCGwExm8vJ4BjHAHAVQAAG80HAbGMgBLDLAQQgmJ0c40EUIAEBCPMc
arZjCj+JTYGc03B101wFFHKDet7gB8iwozD30f/00ZLSlsYbZDpSeY6BELQAK3zA/NxJvHk0pJwG
I6UDxmmATraEjX+kgEULsoWDFQqDIEXHEJKXrN6aVJ2LLCn3CsJLgUD0jwKN20JfwoBaEuSa55gn
Ft04EHGeI6UIYcEhcBDSooK0BXYQCB/rxk7XAbJuo6RfFgsCTo0g8XgYLUBM04HRAUzUcDULCAV4
qYAWqpNu1RRABWYqV0LRrZwCqChBPKAdo9p1CCbQ4xzraBCMno0t6bijLxXCy0kihJukfiABGhDM
P9r0q/sEgE3VmcSGDNIDubCrUTOAhoQcIjH87svnbuq9gfiqIacg3lpP0thj/l0f/ESmS03K1yb/
aNa0ZUBDXLFLONCKfNEE4SVQf3u0wSYkshL43kEaacimHo4gDrBmpDcn23TA4LZGRYEmkABdgmZz
ID9ggSxesAqVGs6hii1sQijAT0JtVZsvDSb9BvBeCjjUswRdCGSre13sghQFLRAEQc64QoGmWgkg
XYISBAJZPHryHBLAaQFSeoBCfk+Qm2MhdCsQy22u0KIPkaASj2eA9wqEAmgsq2ELQkTD1da/6EAB
E2pAEGkweCDP6EFIV5CEgbQwnn7943QPv8t31q2xq5Tj5hL5yM1VFJ7ejDIAjEkBLBYgqt58MPFs
6ofM+jcGVyCIT2E6EEpE4QtFFQVsM1xLyspS/wHKRSvtjfiAH2f4bjvLJ0IlaNjz0HIgexADjF2g
TZySWSBWGEEGjCqH3Qa2cJE07AB4uUIJDPebsgykRQ+A6QxLgK2ctvMfBTBIB0jAmHcmCDXWAGN0
vGAgxtQwohvt1wwY47T6HcB8GfIA+w4Ask9spkIcMAADELMC9DXjACrgTQMMlwpCsEGr3TAQ4xek
0YvWbBik0TaLQAERDhnGLMjgXS5oQ9rTrrafU9oLwM3DIUgxCQIUoVTeMEF0FAIGXzQhBnMgAva
SIgHTPCCNuYhHM6AQ0LucIY5VEPhC9FCLTZBC4YQwwtyyHarXy2QArxWIFiwhMax+wYnjIAFuvQw
xRwi4YQ3rOabrXjBD0phh0B0wQcw0MEM0I20DNBgfJfAAhRgUQNGnIEF2SgGHkLqcyEkQQkmKAIS
cK4DGmSh5zRwuhKKQIUCgEANRUieODDBgwXkoRGxmMYgaqAGEOSACibaORN6IINWF5XQBwLFOIZQ
d7u3egw32EYLYtCGkdtVBmWYATH4MIW+33YFS+gBDgr/+CXgoAV1GMEYcGADNBtVBLPgwRhGUICw
9MDwfkchMA2SBx0IOvWwj73sZ0/71Ms4zAKpwr/KXvve+/73wL8tCmLggL24IAYoCL7yl8/85jv/
+dCPvvSnT/3qw//6tQ8IADS=

-----_NextPart_000_0000_01C8C013.E7DAB1C0
Content-Type: image/gif
Content-Transfer-Encoding: base64
Content-Location: http://www.gpoaccess.gov/images/go.gif

R0LGODlhHQAUAOYAAKKiokZGRl1dXYiIoEREaRERQfj4+5GRvdHR401NeGZmhbu7yXd3kqqqu8zm
1pmZre7u8WlpaXR0dPr6/AEBA5WVv8704vr6+jMzXCIiTkPKSvT09IuLi1NTU/Pz+LKy0Y2Nu1Lz
mzw8PLm5ueLi4mxsp9/f7KCgXktLd0NDckpKkjMzbpSULgtra7W1tvtbgUtLk6ysrN3d5B4eQMLC
2ujo8W5uihMTKVFRVH9/sm1thhkZK3R0rPf3+SPD29fX56GhoURESk50eJqawqenpwkJCeHh7Q40
Dm5ubvLy9zAwY4uLuYaGhk9PT9DQ470zs1BQesPDw8rK35KSvuLi7hoa0EFBjQAAMzMz5mZmf//
/wAAA
AACH5BAAAAAALAAAAACEAEUA
AAj/ANMJHEiwoMGDCBMqXmiwocOHECNKnEixosWLDGNq3Mixo8ePID8iGDmyQ8IOCEIeTHCBA4EF
5mLKXECA4QEKiu21CCzp5kPNwtGMEcRLksUMVMOlWEEIYIJPANKNQc058MEAYb2jECgq5meE1Km
ExGzordPAUg8iIDCVwIcABHh0jQDB6sILWmV+wFAQwYetc0laJNuzYAI0UuniJNghAeYpGvjaNYg4
a12neQtfhKBZIIbAMicsXgl16uXJ6RKwtbwwAeiyGAPIHIjhMdiGsqeKQJ1udc8PDV1H1ajVs22Z
BB6WlrbbuWoJoNn1siZqPCoC0Y39B1VrEoEUyda/8TQ2WAQC+iDEIGiMEHZ5z0DR0ww1VwE7R8z
y7wQMbfqgXZI5YhCbIEnVXYS+ReVfCEpWN5DxSEUoFTWJcQbd6FNRF99+HGkX0zJSVRdQhNGZYGF
9ZnD30R/TcwJQQ9GdEF9DEo0FILT/YJifTrvtwYms1W0HGsaemdQicMh5CByFtXHii0FxQjRhEZ
uRGSmp2oZH0cWIRhTIRQEWwQgqYowUdYxkTEjLLV0BF8MnHDhUAeVEFCRgZ0BVKaFrCR0JdVDlaf
mGmYQ0oaQGBEMJ4fnYeeBUR0stBxPVkZUZ5RZZK0TDuEEFuKvCU0Y32WQoRpT02VENM0HnzKY6gH
Af8aaEXuNQXCETiLquo0JbR60ZJkwjrQqPwtSNEJ5ngqkEwqpKPCERSBCxtCKaZY6kK1VeumRCCY
0+yyMd3Z0ak9dThQXNX2pEEA0T2UbbVdNpkouHp8RB6prUFAaU8LnHkVnPWf6FAIJIRwgrIn8IKU
0eSkU7CUF00760Lk7jceBE0ma465CKka07fpg0GxspsGe1GLbTpE5QIIdeVyVxJrr0JDPYEW0A4y
VTEQxBNVJ5V427VFRcxEA90QUiWAccJAUsiUg0Ak8DyRxBE4BKjAYxLN71QINgQJIFJIWQWu5oyT
zgLP0+kwCDZHW1+76RywAQB0021Ab0IfpPWCNE7/ZMi0diUgsZsAnGP44QPGLRXWB01drSRdPySJ
T0JORuxWAzVw+OYCXT2040Rd3l08yjGbzha0ZRzTbgZsfjgAnecNJ0gCSWssQ0gwM9AjTzyhymTX
8dvM4QVsLkHsi3/u+ECqm9NvQ7UpM1AcTwDDW/Ax+VLJ4a0fToFar4GIUPgyEwSw87cfLG0u02Mj
7HPdeHK4AANs7ka69yYfK+j/CaTvVB+A20CwIpNggGARx+CDsASCgKGg4nANSIcADheNBPwP0wHg
mKzSZZAONM8c67rASAKAMrD4aYEDEcbhGHCAdGzgcK840AR0gxAIB0CG0MyhDn0IEA86bgETE0AC
/ytAvPulQwGHwwUICRAACPjrehijkwiME00wYoCm0ucQDZ3DRQmJAEjEQEOR+JFhDygeIa7m0Dq
dzgjlvGNEZkAGS8RwYF07xwFUMgDBAAABpyDAQCoQAsPQoEGAACJAGiAFg3igArMrQAFSKQaC97JH
uiExknQTgBvTQQEJ0K14CqDbBgSQkD5Q5AB+NBWDCiKB1yHEAYVzneEU8ICCGACJsqQjJW0ZS9gN
hAK4zKXhBlmB0eZSAR7RnPCGwExm8vJ4BjHAHAVQAAG80HAbGMgBLDLAQQgmJ0c40EUIAEBCPMc
arZjCj+JTYGc03B101wFFHKDet7gB8iwozD30f/00ZLSlsYbZDpSeY6BELQAK3zA/NxJvHk0pJwG
I6UDxmmATraEjX+kgEULsoWDFQqDIEXHEJKXrN6aVJ2LLCn3CsJLgUD0jwKN20JfwoBaEuSa55gn
Ft04EHGeI6UIYcEhcBDSooK0BXYQCB/rxk7XAbJuo6RfFgsCTo0g8XgYLUBM04HRAUzUcDULCAV4
qYAWqpNu1RRABWYqV0LRrZwCqChBPKAdo9p1CCbQ4xzraBCMno0t6bijLxXCy0kihJukfiABGhDM
P9r0q/sEgE3VmcSGDNIDubCrUTOAhoQcIjH87svnbuq9gfiqIacg3lpP0thj/l0f/ESmS03K1yb/
aNa0ZUBDXLFLONCKfNEE4SVQf3u0wSYkshL43kEaacimHo4gDrBmpDcn23TA4LZGRYEmkABdgmZz
ID9ggSxesAqVGs6hii1sQijAT0JtVZsvDSb9BvBeCjjUswRdCGSre13sghQFLRAEQc64QoGmWgkg
XYISBAJZPHryHBLAaQFSeoBCfk+Qm2MhdCsQy22u0KIPkaASj2eA9wqEAmgsq2ELQkTD1da/6EAB
E2pAEGkweCDP6EFIV5CEgbQwnn7943QPv8t31q2xq5Tj5hL5yM1VFJ7ejDIAjEkBLBYgqt58MPFs
6ofM+jcGVyCIT2E6EEpE4QtFFQVsM1xLyspS/wHKRSvtjfiAH2f4bjvLJ0IlaNjz0HIgexADjF2g
TZySWSBWGEEGjCqH3Qa2cJE07AB4uUIJDPebsgykRQ+A6QxLgK2ctvMfBTBIB0jAmHcmCDXWAGN0
vGAgxtQwohvt1wwY47T6HcB8GfIA+w4Ask9spkIcMAADELMC9DXjACrgTQMMlwpCsEGr3TAQ4xek
0YvWbBik0TaLQAERDhnGLMjgXS5oQ9rTrrafU9oLwM3DIUgxCQIUoVTeMEF0FAIGXzQhBnMgAva
SIgHTPCCNuYhHM6AQ0LucIY5VEPhC9FCLTZBC4YQwwtyyHarXy2QArxWIFiwhMax+wYnjIAFuvQw
xRwi4YQ3rOabrXjBD0phh0B0wQcw0MEM0I20DNBgfJfAAhRgUQNGnIEF2SgGHkLqcyEkQQkmKAIS
cK4DGmSh5zRwuhKKQIUCgEANRUieODDBgwXkoRGxmMYgaqAGEOSACibaORN6IINWF5XQBwLFOIZQ
d7u3egw32EYLYtCGkdtVBmWYATH4MIW+33YFS+gBDgr/+CXgoAV1GMEYcGADNBtVBLPgwRhGUICw
9MDwfkchMA2SBx0IOvWwj73sZ0/71Ms4zAKpwr/KXvve+/73wL8tCmLggL24IAYoCL7yl8/85jv/
+dCPvvSnT/3qw//6tQ8IADS=

-----=_NextPart_000_0000_01C8C013.E7DAB1C0

Content-Type: image/gif

Content-Transfer-Encoding: base64

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

R0lGODlhOAIAPCAAAAAAAP///zMzMUBAn01NpLhYq1lZrGrksWZms3Bwt3NzuXl5vHx8vYCAv40D
wY2NxpMzZkCgZ6am07Oz2cDA383N5tnZ70bm8/Pz+Xx8fnR0dvT09fPz9N/f4Nzc3dDQ0c3NzsXF
xsHBwr29vrm5urS0tbCwsaurrKKio5eXmJWVlpKSk4+PkIyMjUdISkVGSFBRU1xdX1RVV2prbWlq
bF9gYmxtb1FSU0xNTnx9fnt8fXJzdHBxcmlqa2hpaqeoqa0kpaGio5eYmZ0ULY+QkY20j4iJioaH
iIWGh40EHX+AgX5/gKusrXt8fG1ubujp6d3e3tna2tDR0c/Q0MnKysHCwr2+vru8vL00tKusrK0k
pJ+goJiZmcwzM801Nc460s49Pc8/P89AQNBERNJKStJNTdNQUNZZWdVZwZbW9ddXdZcXNdeXtdg
YNhiYtLkZnlZdlmZtlnZ9ppadtubttvb9xxcdtxcdzxc911ddx1dd54eN14eN59fd9/f9+Ag0CD
g+CEhOGGhuCFheGHH+ONjeKNjeSSkuWxl+SwluaZmeaamuefn+iJo+mpuqqquuvr+uws0yysuyz
s+22tu67u+/AwPHGxvHIYPLLy/LNzfTR0fTU1PXW1vbZ2fXY2Pba2vXZ2fbc3Pbd3fffg4Pnm5vnn
5/rq6vnp6frr6/vt7fvw8Pzy8vzz8/319f339/75+f76+v78/P/+v39/fv7+/r6+vn5+fj4+Pb2
9vT09PPz8+3t7ezs70np6ejo60Pj4+Hh4djY2NPT083NzcFhX///wAAAAAAAAAAAAAAAAAAAAA
AA
AA
AA
AAACH5BAEAA
AMyALAAAAAA4AiWA
AAj/AMIHEiwoMGDCBMqXMiwocOHECNkNeixosWLDGNq3Mixo8ePIEOKHEmYpMmTKF0qXMmYpcuX
Ffl0mUmzps2b0HPq3Mmzpz8+fNr+EElgqDNCjSJMq9alnIKSLUKNknUq1ak6hAp/AeMG1q9evYMOK
HUv2BQ4PAnnt6MG2rdu3cOPknUuXbrJbAp9azcLQ0d6/gKdKgggns0HDM8nEEggKsePHkPc0Frj
rOXLmMOSGFikrUfPoOPu+MUY8kJ0kVMjHjSwj+rXSU8JnKUGtu3bqlkLNJK5t++xRAZUcXb280N0p
s2s/VsgqDC04ihT9wUJ2955rFARrVhB69e/RJ1SNf/xqYxyb36eHTq7e0Pcvv9/Bn1BJ4xbj9+z1M
kI+scE5NMQLh8VMZsIkhxk0EQpUgT20YIhBq/yGkSVILInUggLFVqNMhAyFyE4ABOLfeiCR20aBA
wsCnYm8y+CJQB/jFGNoKtAjKIX8ICXKTQHEGqMmPQGriVxdLTFJKAJpM8geBePxIoBiKaIKkI2eI
UYyLQuJUxo+wP0dJkEDG8SMehvIXp0aGCImmJ4MuZMXmAgEi3M2CaRmHHhC1wWwFIZx5ZgZkmk
kQF4MkmPXUyisZczKXrol4GiCd2YM6GpZqBt9tGLAJtWtlcAPsrKaBdRghdLkIqcUemPiMZhSStT
Jv+IjXg08bkgmhqwiBucAtLcW1gxabBDV8E0u2JmLhAjUC1HiMYCCznIKGMTu3SgGkJ61QkqTgJB
qkKpfp0BawBHCKRgHAI1Su63PHYhJaI2gVjKc6Vo4kkArdg7YbpiwHomuQcKfCS4PS0yEB3cbjvT
guIGMIkYRzoyk5TeZtowvuN0qEgAbm6sSBz1Hpnv113wC6uAXfxB7kwCA0nwTmC4ILaqaHzao8c0
4YxuvuW2oiq6AcykMLed+Swlm12IFGEXQ0uqnsEC6UCWBgFo0BXVvn91w7FiATGQCnPLeGAXnyEB
LV1rtZV2XU5AMXPNQr00ihcJw1tTu0TmPUMhqnB/gYfETkd7xsoziTmxwjZtLBB6BgY+Yd7pklro
4UNGNneuNtUxUCGfejtq4IUGM0q7Mx1I4N6L9A2ygdjP5HHjGz+uauS0IHK4epaXYSVPogwkh07t
ti65X+g+LoYlKzedt0gJGLIKgUfTNDThz1nuNG6aCyREWvhXfULAa0kBFgeeKUEQb8o0VsGAzEx
VxAB5BJfW1wQLavZ00qhfwbWbsAUMMGypX/0K8pkq+041B2mDzRIGqVgDLGV56LHTyjCQejkCUaSL
VytaYqjCve9xLataF/oFqsG14kIt+1FPZDCuSgCvICB0XbewrjEu0cRf/5Fhx6gnwxhGjokg2hln
/1IYw5xeyiCB2EnweDg8x9FkEGboLlqkqDozerIHwxFgpR3vduwUCAisAzVSIcCmM7GaliYH1e2
lkavdA98arxMDXqHEBDQpRe9gB8L2MKCA0yx8CYXzF6sRYkBCAIPYjC/HrQRxasRZE9Wnv7kAgb
g5RngTsiy00ASCDf2U55fXjXQFSVwZrg7EgicUIQRZgoJ03NTTDkCVbIZRRMMs0meJghTaQ0EBDi
LXFmFF7s7sbKv5MkibHcyR4G8gieLHGhXLPdwnjUtJ0tSZWVNmEpEQrLnbXNbPUiHgDQEYzfk8K
HEHjCrjSRu95I0Bw0dlzpIWSb4FFojsXL7GP/IKIytBwEoQVsgCULg+petBa0LEvASgGzWkiA3
siUxEbWIXePT9RTHsrwZFF3Ia50ohTICT9ITJoAEV9Lyx1PJhMANyJxozVpGKxo5VGK0uReMZxE
J0Vhk9qJaJirN0LARhrCJ+6EDLIQSCdwYoi+gehmk5tJ7Qyhyi50MIr8Eoibjke5KxrkXN7ZmpY
yoPLVPEF3ZOCBzSgAR+wM45ojsdbjXWZzQikBXQRkH22McTP0t/A00fQudX0EY01jM76IVSb0MQ
T73UWzYUyCS806WrLsIRk7ixJ0A3QnIpwhCKgBUphdadQ23Mennqa0GkwVsa7I2JJEMyZXCiNb/
OLNQYJqXG071scUdbrKlTRLRMHukCeUSSyPAXgAWBNTwqgu2wvU00mqiCoHIQjK2KS6hAnAgoAlJ
uWAFlyPKJTHlvbZnr6Je9LSZJ26CzjubFatjarsbzJw1rXfky37PipkVCicufUQkw/Rp0D9+IAA9
GGQhA3CCHnygF2yBhxIOw5dhWBe7CBTIKuCWeygaRBMn1aTrQqqJ6QytDK4qiF8gZhBA4HAMyPOZ
VAE2EyiizKq+rffBiJgTNmBHOzvxSEF208VYGaIMIRWY0ETZigv0mCCAu9e8VhuAvkkuRE88yHRn
komB3EFL7BKpiGoH5ScPvREHglrfyEyupi7P/xJl0BJNX/uH6RFEvojsUDcg5nzqY8rfgZfQQQt
vkBnxgbzCUB95rIDva6tGIccoEBygcj87U+wXMiFPgOwSEACKC5Y8DJuDrgTFEcwT3gQw6nxdG0m
4emaN8nThVR9ajxgjiqmPnuUqZ3KiAECo1KvG067jFexW5+ldssZ1s002k0QM5BA80UMcrEwTwscB
1kChNbUHTGqq4jkwvU4R18CyNa39pkUvklZczBYttzyr3aAZQo0CA01RByCJ36Y0rwLwCjrL2zBv
4FQAHPvvgj9m37j41bgX7pVkcQwzVK3xN+Sgw1YizoNNfhtGHEwjQMGDK8QCCo47PGSW4Xjuf9j
uMq580ovTfzlbHFCMER0ctt8wuSqsCpMcG4VUhCG50CPis61t3KVL6F9MI5CH5eHQWHPtBfDAA
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/+McPfPGT//zoTz/rza/+9q9fIO6Pv/wRD4EKSID+
Fci//g2vAP3n//6/RwAVQAGdV3sC6H8VAAGbd4AEgH/+dwG213/6RwEK0HwTUAEVehU+J4H6B4CS
V3/+l4HzN4K3VwEBAIGH1wAqsIIC8QCghwABkID1FwAPYAAruIISgAAD8AAUMAENMAACQAA8+AA
aIMV0AAQUIM3uIJASAASUAe+KAA2eIMUgACgVwGHh4QuSAD1L4MJQAF6IKgB3+HVwEXsIQN8AAQ
sIMQYAAcGIQNMiUrKIL8JxANQH8BMAE30AFyCAfVqIY3CIQqeIMwGIRLCIRvuiINKABqiIgv/xiD

Nqh3njAMoBeMkiHAjnKckgwQJF6KRjwmJiMp/AZ4lRgQEzyhBbrlpQvwyWIkJEEeY//I6UIn+k50
0sED8NUJEm0gImuadDyHrKt+6xugTZzHih8qkB1zcBqXVMMElUGq0I96lAKLY5Ebta8JngHkXrT
oKCKoX0dgUwJLcADQk1DKZQbzM9UwQYFTggASgjAkgaRi7M164vTwsQgjKM49oWlNgixInK2kgBo
tec+H0AaTj7HlwM1qBFUOEbPEkGJj23nXF0SBrF0YaopsI8AZ6NEeQSJBLa4xXhtfIle6seLidwh
RJ5CHIGWALcBkjIjEnCC0tkXRGscQQyZIVXn+Ca8yh0Rj3hkCSzKQEAYIJFNtCGPR30CYxyok2
CYqpiBRIBTKIamepcQI8Mg4b2swT/HAGJImqSBQzFQEG1m6GL0d4BgNBU55ybBAZQ2neE4rjhZayw
Vk4iAR8opnAOAEhEN5RxyBA1yYbsEN04+aLL2pTrQE1ggwqXcMx8VicTGX20KWiSQoGAKUxM88qB
YkOpLZjnSpggascCB5TF8SIjIm0C4rSQnjLChhKEYsQ4aNETKfSsG1jtyetyUZZPqbQnXz1HXLIz
yX4mqCZUMYBhHCiiATwiDw5hhyLSchXfSkM3j7nMP7QyhVhcLH11gZVcqR0xwtoMkoXhwh2iaSAE
bGEJq3TGMBrbHd38MANxe1UxAQBNKoxiEKbKoRU5FKApohN7Izwh5qwiz0b2gnIH/1IK+yb0m4um
jbbffOYIBtRQMAMQChj8E5a0Uwa0E3KgZ68hmsQnaiibZbwt6EZdvb2vT1z0hY6roRkVIJY6cDoMN
UwJDZODvtQltIGPEDCEyewQRlvqTctyhrCroYgBlgZ+BxkHFWSDHWV4J0QMap8CLVS5th5YIGYM
hAEzBTRPVU4ubgALi4nU0jsumBXKoMIWqKCMSfLVpesCY7+6wog2kuobchtET3ryCx6t1Bns81xm
9ChCW0aEDDwAnkRBCRTeMgpmUnoddJ9jvAMvrDkpdMroYNUkNmy4lrmQFUUKMIUjQLCMq2hltGpI
5U6wLhVAGQcYoLeFmMuAVeRbP8nmpDS4+C4Fvx0zFG0Z5ImEWI7hCCELUqBwy0sT4GmGm4rAhQ5
KHCK0EY+EzPxSzwjhja/Tti0McmgPaA0og+PakKj7rDWRmjGE0z1n0F2x43ipDrR0yvaDzLsKsB
YlJ4iV0w8GIQHR+iaUXQmI4S2k70LW0TPq3jbrkNI5lQjmc2PaB9HXBtlm2FHAGER7zqZsEB1lvFC
YGLJc4BCVTVwtJiVQgISZJWIZz4Sv32qacyIkSgsAG8eCzMFoLoUEECsTwGYRmsNmI0dwoPX34
HBhAMZiH5y9I7JibCYFSGb/shs5bQY8TsMgCt5anYG08ztrmdPSmZebSsBSJWz/Yg7UEiu8BwaA
WcpLRH48CrBJ4M8RYXFRF0uhwrXepXmW+DFTkceZozAFvKQpEVNUK00b4ELPFIJebR3Ykt9hLJQU
FXTFClGEv5ErD+YwqSRUyJDPpQUzoaBYKcCj0KbQrDuLEAU9jo/OaQj0D50LgdP6NQwzohKj3JwE
6GGmQXeAMC5sooTSR0GRSgiEX7jyaRVVlx12fDPeCEFYhhRb+odBrg2KkztNm19I+YtMS6DT3W1
DzskgkQs/LDaR0DmCEpYFn98w1n9qKuVFaN6MDHIAcUNggECpZxaA4I0q1H41Pwx5MY06nnMGFS
KhmGakB6B+CtoZ6wYLRFRMmh/9M0V55JoCxRxFimcjkdgGCi4x9hwV1qYBFIsB3xpxU2wRauVsn1
pphuY3+8C8i8UB/CYCaevXNRoFiKdATQ5CMV1jvS8QW1YXAktXR5VmFnkxNRABPSZGHwwRvkoTiw
cE2LeyayUX99cH+nAUNjxyHCNFE0FYAoQXDicAp4gkT8FAT/hBI0l3CDEQWGN0UZQS5RMjXwNAY/
ah/vUhZNRZScx5AsRi9sB0d0LEDpTYHMTuH1jd9AzCg9EKKEzID4nPwMHpktiPwMggyUjrd8Aip
MQz3pwsNhhLH4Hf0tCPwpgR2YRbfNYUZYzswuEI58XENMwXbARM1EkUd5w2Mkv98wbWBMnacCsN/
MUVnhEB4gQNXUwa9usKCgzGFD0AFKxdTw8JJSZAeAUJGpXQQASdMrrMuYeJ1ibiK+DBMswiMFSZr
/9YfjNc6gEGHB/ZGneQ02DUip7FwhNAJFQYivJMETWCKypgeCpSITdIxwoRpGMQPuKBIp8Ymr1CL
ALMMuthPS3QMrUR7JjGAh1QpEEZKLDYgdGZ40PIHaNqopsMG61ApXTubjQNZnpNw1IAEdqV+HHEi
LphLuVEcvDMN+uAPDSi0TeN0dZYfrfdJpJIEBddJVyYbr80RHCKf0oMLEDY+rDAYk0BBd7AZvIAP
/dhPfZnJrCdKpDMJ5JQEMIH/fn6nKNuRk3VWYSxheEqwd1dnXG1Qj1RwVM0wG3QGUGPwFZR0Fivk
BauUg9cQRTZiditwZ9encaC0SDxRltx5QjicKJkGiqF4TLPSJ452HH2TRGDzKBjk0dW3GBI5YbLh
YQiZU8GQGs5yaT8QRscRG4mwFTkUk5QJD0tSDQxUTNCElg6hLhxhe3KGcoMV0dimWbV2HTAXilcJ
C3+mFKKwai70iNckgpQgFm43AlSwPi2DXsEwMYaZPCyyFQihhHD1BBA0B26wFK6IILRAKo0BDJGh
QQKnWyLEPudZAUgjGrFRTOIyaAtDJSfInnpUDTnBBK4CimoVG0vSNG1gEYly/xP2MCMdAhYhiTFN
siHrQQar9A93yCNnedJ+AFLso3FBEXKRwCKModKtBF0j0g0/ZhYxoy1gIxCvVh+nUR70I2p3MRuB
kBM4cki3JmKesmY8URt9xt4b0gnhQFvNwBFhkYspACZhUQ9pgFfBuaFRVGEg8UqrYkn0FnJrUCyu
kQidpEC9MwMMMyNHAAvPmp6Vp3SKgxjvdByeYV0V8DH8k2yst7rkxrwkTZXiJ28EwUbrJKsQKaV
QGerCRLDeTR4uhnVwhpE9BsgRmnU0D6HESbLESZrYILUVh+eIwg7MgbD5zwVWlm7oqXKpQtrCZSF
sZ4LcVRjKi+dZBYXyjQDYf+cGtKkSxAY0cEgGREWfFNXbFtlnpoADAGA+OEVXIYrmwiiwNNxeVGF
9HYgJpNf24BX+CBn3YeYLZAxm1MTauRwtXZYPJI6nYBthWkiGdqmX0INQHEMP5SL2bEDSIMXbVMY
y1AXyDk9urCgkzglA4Ij3sAn/vGulz0rB8hbPGEchYvL2DAIafBzxJY+daAV18M7KNonqHkLtw0+
daoZaaCeINEMghmwwLA4FzJZGbE+x4AiGGGv0bCwryZC22CcfX0dFBst2nWKH0qK0oVLcVcRpkFH
HdgIcnqyBOMHA6dHzTANYooktepyddopyiCmNpsmXfAxmKpMo0Q0AZzQb/V11AZxP7NK4Dbgfr
Mh0EJEXLBMqkBCGjX0Bjh00wsuwXIPzJI1rLGrbhsUdDmQ3CfltnRN4sRan2THkpxBkcoImJAEfNA
Hgk7A3vXpHnLix7oLXUHjQmhpFYLaFiCTQ3BLWYRstMKj3+QT6SEdbJQKWjztvvtuJ6GPrAmyFy
kht1FArkQbRitG0qn/3luYcgmPOAoaJZP40Bpz6xlp2QPhSVl64rA6JwIW1QjatgRDmaF4ex0mJy
ILxATPHUuzTQA1oRG2oWm9iAEGPiBOLxZ66jBGfAZ877srX1Bk4RC6obRURrN7dGHq37vRuyemhA
DkoAb+X7k2KgIScYXp/gaRIj4A0dGQhQwFMNKgnDKidiYFA8yASis77sixu4UBd40o69EMGB97/k
FCYPaxNvoL+j4gNBgY1rcjo1ZKNrMA8/sMAa/BI/8IqG1QgrVsImfMLK5cIy/MIwXMM2fMM4nMM6
vMM8bMMRAAA7

-----=_NextPart_000_0000_01C8C013.E7DAB1C0

Content-Type: image/gif

Content-Transfer-Encoding: base64

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

R0lGODlhiQAQAMQAACAgDAwMBAQEK+vr8/PzyAgIGBgYHBwcn/f35+fn1BQUI+Pj/Dw98fH425u
t6Ki0ft0+fv7/XV1utLS6c/P53Jyue/v77+/v0BAQAAAADmzmf//wAAAAAAAAAAAAAAAAACH5BAAA
AAAAAIAAAACJABAAAX/oCa0ZGmeaKqub0u+cZPdG3fTsNsF0//wKBwSCwaj8hkKNGoJb7KqHRK
rVofGo1y+16kw7Kd0wuVycQs3rN/kwCLOTcbmLX5/OBXZ0pYDAFGQdDd2FVnEEQocbGAJ/fwFA
jD6ULeQfBBEXRkAPQCZCT0CGYUZqk8C4I9AakZGD0EGZI8CbUBAqOvqbI9f0C9qL8bChl6jbAZ

FwG2A8gWywYb0LCbuo4YnESehhkKPBeLoxt1wYw0BcC/0Bc8AKUIPK0bmo3FjBgBc4r4hjwsCBBA
zdwGABkCBttwgdKb9WYNXwXEGGhBVIg0vuFIQEGHwsZFmhYThsgWwIJ8xDkESgAhgPnHmHACFLm
TB4maR40gHAevIQ4f018iAEAAAU CEDR0aQvXIwXJLgHEkIFaw6MaQ/6JJ+Acvwus9AAoA0DV0wsL
AGCo2uirP3ZA9snxJ9BAqGII4TJ0GctUgXkNF1yIegGAGUA+k0BESPYdBp5luwYVRxZAqE8LaS0Q
aDSerKgBwoXUV0yvQbVGj1HMy0Pbug24FHkLpWdowDg8oL09Ig1WAD24CuEq6MxcgEHGBRAYFsuC
AVsbdIhCckj5BuZAeRT/gV1lMqoB6oQqNM4P0H0tqCq3lgrA0Jds93iJQ3FSFG5D5CTmzUPT/iAh
AAA7

-----=_NextPart_000_0000_01C8C013.E7DAB1C0
Content-Type: image/gif
Content-Transfer-Encoding: base64
Content-Location: <http://ecfr.gpoaccess.gov/images/spacer.gif>

R0lGODlhAQABIAAAAAAAAAAACH5BAEAAAAALAAAAAABAAEAAAICRAEAOwA7

-----=_NextPart_000_0000_01C8C013.E7DAB1C0
Content-Type: image/gif
Content-Transfer-Encoding: base64
Content-Location: <http://ecfr.gpoaccess.gov/images/bottom.gif>

R0lGODlhIQALMAAMfH425ut/T0+dLS6Xl5vKKi0aam03Jyuc/P5////zMzmQAAAAAAAAAAAAA
AAAAACH5BAAAAAAAAALAAAAACJABAAAARXEKvJq7046827/yA4EGFpnmiqToFirHAsz1mh3AEg0Hzv
awLA4UYsGo/IpHLJbDqf0Kh0Sq1ar9isdsvter/gSHhMLpvP6LR6zW673/C4fE6v2+/4PD0CADs=

-----=_NextPart_000_0000_01C8C013.E7DAB1C0
Content-Type: image/gif
Content-Transfer-Encoding: base64
Content-Location: <http://ecfr.gpoaccess.gov/e/ecfr/images/related.gif>

R0lGODlhIQAMQAaICAgDAwMBAQECAgIHBwcJ+fn8/Pz2BgYK+vr1BQUN/f34+Pj/Dw98fH46Ki
0W5ut/T0+XJyudLS6fv7/XV1us/P50BAQ0/v77+/vwAAADMzmf//wAAAAAAAAAAAAAAAAACH5BAAA
AAAAALAAAAACJABAAAAX/oCa0ZGmeaKqub0u+cCzPdG3fT8Nsfo//wKBwSCwaj8hkkNGIjBzKqHRK
rVodGop1y+16k4/Kd0wuVyUqs3rN/k2CF4x83j7055e6vpcZWP4CAwpAeUeFPYc8iUIWAn8WAwII
hIoYBj8GGFVxl3A8ChIDURkAPQikpxmqGRgXGQRACRmTGxarqhgEtXkbuqsJiX+IGRYbAbfFBRkB
AQIFGwYDA83PrrC9GRepqgILPLrMAwwut6UHxNKdSBkHc+cFGKyIG6Q/FwICB4obALwBF/3mBYQm
IIEPCwHmLGBXq9i+VzwybRhgCMPCQfX48YqnCdsGZc82YCiV8V88Wu0U//RB20dZvAAI+ZTyAeBA
P1Eae/T7oy/nN388Gv3JIABAHqEwVE1cZoFAnFky6c0MGM8mAGA1AgBZAUGTALV/lCapd0FanngL
MNCS6uPeAV00fwqkI1fXQYey0iGU0+nCAgC22kHlUS8jVxaygGXd2i7UJwAEjoVcNzMeLI7zSgK0
AACArI4D5f4baKdGxUUCtDactzaAQYo8Lm7Ix+OAAJHymg0CGdGb5g20XIk1Yq2H5G2qj05KI0nT
sJy6CvllaUwYu0qsek7dmsDc0gCLkwb5iz2smPeTk1SFgD6eXHkVlko6yf1oi737yPRL6VQnI49
SNSWHPwNqI49n1hCRAEIADs=

-----=_NextPart_000_0000_01C8C013.E7DAB1C0
Content-Type: image/gif
Content-Transfer-Encoding: base64
Content-Location: <http://ecfr.gpoaccess.gov/e/ecfr/images/bottom.gif>

R0lGODlhIQALMAAMfH425ut/T0+dLS6Xl5vKKi0aam03Jyuc/P5////zMzmQAAAAAAAAAAAAA
AAAAACH5BAAAAAAAAALAAAAACJABAAAARXEKvJq7046827/yA4EGFpnmiqToFirHAsz1mh3AEg0Hzv
awLA4UYsGo/IpHLJbDqf0Kh0Sq1ar9isdsvter/gSHhMLpvP6LR6zW673/C4fE6v2+/4PD0CADs=

-----=_NextPart_000_0000_01C8C013.E7DAB1C0
Content-Type: image/gif
Content-Transfer-Encoding: base64
Content-Location: <http://ecfr.gpoaccess.gov/e/ecfr/images/learn.gif>

R0lGODlhIQAMQAAGBgYBAQECAgIHBwcK+vr0BAQJ+fn4+Pj9/f3zAwMM/Pz1BQUPDw98fH425u
t6Ki0XJyudLS6fT0+c/P53V1uvv7/YCAg0/v77+/vwAAADMzmf//wAAAAAAAAAAAAAAAAACH5BAAA
AAAAALAAAAACJABAAAAX/oCa0ZGmeaKqub0u+cCzPdG3fT8Nsfo//wKBwSCwaj8hkkNGAjB7KqHRK
rVofGop1y+16k47Jd0wuVyMSs3rN/lWIGIyi3VNYLIYLfS9dZAZHFxgIRHo+hhsXfgAWCwEHPnJJ
iGSUhz+wSAGZAQGGFxmhoRY8AxkFAQV6pnqgAwWioRg9pgY9B4QbBgEJAgIKChkJPkRkHprEbBLGP
G6YAPMoEygE80bkXyrEYygLVfxaxGaRSABkY4j3ozRm6GXMxAs/g6RZ684k9Ad1Am5AbC90AeNrg
a8M9f0dmrTMYylbCc+basUvYQ1CoZxvE6aGYycimZwINZRBQABWgAsN45cw7q05gugI8DtypB85Q
wk0WztKcvXLjOUYWEgwDV87Aw5ECLuibKawlJ58Znqmj00WYqHFR4whE4FQL05bjXPIQQG2DTFGM

bUYUWGAfuDgKf/pZYI9duXJxMhDgVWDeuQPbnpozEHVqRCLKMw4ImXHcAXeE38Uzm4FQP69AHisu
d+Hyv32bMthieIhiggCE7j02L/Ct380JKGIIYFhhLHIEehAGYE0UoHwoVCUiiyopsUwH9LUVMPHx
r189Elwjpi1auwQXWPHAbZ0Uq2xXrbf7LZ60oFxlJCGJg76HeiQducSPEgIA0w==

-----_NextPart_000_0000_01C8C013.E7DAB1C0

Content-Type: image/gif

Content-Transfer-Encoding: base64

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

R0lGODlhMAA0APcAAExvkwmqjX21nQgnVJFWYjm0aI57Nq2ttUwVckmYdXSwlm0miwQ+TmjZD9A
U5qbo1wyRZCQmydGRm6skXGukyXowG0Cn30UjBxLS2aoizZYe2MnN05QYk6aeU1lZ08iNCmGXXmz
mV2BeVtVWYCAjS0p0jo0Mz6RbIC2nhdCPFwefnMs0kRcXjWmZiaEwq6LlhI50Hh5hdDQ1Whpdi0X
LWeOgxLWRBQLR1iggDpTViwz00RSWwYV0FKdff1aYNrb3cvMzmBickBKV2Clh4K4oGJpdM/P07Cw
t3CgjnR1gkKUCI2+qDI5UnRaaA09dDCKYi6IYFuigiFWSV+khhhLQFCceiIpQoS5oiJkTk90XUCT
bn6vm11dax0hNwYeRDI6ST49Sxk7Yl2jhEFIXzSCYgw5bj45RBAA0AEKJ4mKlGllcjNDTGLlbHqz
moq9pn11ejuQaiFzUnSikSN7VkpLVm1uewktW1affzyRa0uZdyl/WidwVDKLZCyHX1dja1pVTamR
PNijp7epm0jo6d6wt0fn6PDw8sDAXoL/eX+Aj0TTuMa3o9vc3aCgqr+/xXpxbuDg486Jj1RJKwAB
G5+fqch8gl9gb29wft0Wm71iacNvdvLz89XFrX5tM6ebjsDN2I+Pmri5u7HAz2lbL7JIUIKbsrS1
u9/f4qG0xe09wLhVxfDx8VeggEiXdhX4fe/v8HK0qDQuJEXHTkewc5iNg3eymHBxfws1aIe7pNPU
13y1m0LAKLmKLDRCgg4PJ56IOvmhgV9SLff3+D84KL55gMTFyZeYob6QL4/AqlZvbxVDbzJ2XUVG
V5KnfVNVYLFZZVCCc7W2uy8wRGurj3d4hG0LgAkxYm+DmYPWawmrLZ2cWBqfm+SiI5JVS8rLh5c
UEBKYZhtYpaXoI+Tn4iuoJlkblyjg+nKzXLEUkLQXYC3n6qqse/w8dDZ4nqmlQoLMC91W2xob494
g0l8bE9GNVVG6Ctvm6gpl9gcKCZqaNPWRExTxYsUw5Be/Tiw///yH5BAAAAAALAAAAAWADQA
AAj/AP8JHEiwIEFIR0j48cCQoS0ShwxKnEhXICRba6RU0KIEgUePSgpUSOGnkaGKKA0eSkeFjBYE
CTpU6UGTZpU8CWYpSbBFqSUKCEJkYJHSasOPVhFETNLiNmPqKw6tEhgRIyEkgAnTh0gsujKqIM
WZBh2rQJaCdMC5BhSJQ7VRJogSdExtabHoppgYmGtw+xZSkoqNVGL+E2tRRQmBBgQRQVHRC0kEDp
rqEve/h2uDLwwQFIQSoq8aiNASrcogICKFgQLsckU9IaQT0cmYEHXAMCUAhBAo500Z4UuSvuCBE
PljIUdeGwrQFwKrMwjM75bM9BZTkXjBNga4r0R4R/y90njynETm2CGGnvQoCPFRoUySBpYWWPKyG
dBewRcei8gCwt4g0QiBRYwTQdRCSBEZMJAMMT5yQgApTBKAAf3SMF+CGDeTyhYHTDHFHhieQscZE
0+iRXRVREABfzpwSUgM/ghiyg9fqKNAAFP0MESBWERgECU2RjJAHQtMEMIVQoxA44w2DpJGNbpQ
kAEWHWjRagwnEbQGCC0oUYU5FqqjzQGPPLlhLD/scEUt0/T44x6gEGSEVDVA0QqSE7SBSzqFpKkm
gGxy4YYAFcyAA4lQSEAQPnNEMAcwGSigjgGFNJAEYI88l95njwiSHG0FDPID0kgQcS05lShRAS2
NP8okARgiinGNLWax0ghb5AniCwvWCKjcxVe4ok/DWxyqjHc4NLGBEP0gEABemj1DyRUgFAAAj0M
0Scuz+w6A3KNCHQKIuS+IpAP/ryh7A8PcHNoone0AkcfLAh0BAZ9FLDnAi+6McOu1NBSXDxH0ADJ
psW5QskkRySC7LsPXLAEcGpKgEMCeEABg0AkuJBnAqWajII7SeyqXgj/JSLNJJe4Qt4lDkziwBGC
yGIqvBcgs+qVJD5BBcgw0Gyi+rU8MCubCDriSWTTINGA08MgIHUXcBihmIZHPqDOT4vGMUQWmg
EAtFH01B0iTsyrAsjsSdyLHFNRc3I6AgokMp1b/LHYGZJ/whNn/eJA2khSggMLAHTTtzyMDOTJq
cZALJLk/fP9gSjJL6Ai04IQX4YK2ragAsC5Ki1ucJ3UkkkgWk30CCBeuc7HIIuKcCsQXF1vJSgJw
QEF4yNpy620IHkSzqzifCthAA3oDiEguuidRA6IL1FSAFDYIFEEcLorZhrGb1PKFEbvKg06g5MXz
LhChrBFCnNIWAEIKAh1igwuSAGPNPmhYx65WwS72+UMRDxhfK0iAhABEIUt8AIGjBAIDkfrHGgW
wDg4MMAHTK44sioPk8hDcYAOMBHQyMADEiA4FxrHidsYXsqoAFYA0AavhigMARoqx8ogHN80cJ
/9ahwAfkYARu2R4G5POPmrdABd/QQC6I0QpUnEEchViFMA6wvichwg52uAEH0nCEUDhjHqwgER9c
AINV4CUFcdCAKADwCQugYhvmOEA Mw0FGGwQxQIQ4QT8G2Y9bDIAHEmjVtPowhxcSJAjYEAUSPLEK
UXzCHp0WgxMG6YQzaChAJugCIUC5gHC04gRrTIEjCmIEDXwCFaIoRSlgcY0SDGCUZSjBsMqjCDbE
YhebHOUgvVCAFoBgDkQJSRHOQQL1DEfmgwCD0Zph1g4wBwuMIM243EJSgSjE3YQJidhAAU2/qQg
h4BAKQDQDgC8IB0E0MckgtkPLxjADK+gRGWmYP8JsnGDEIDwgiHGQcMWAudBHBLL16gCkI0lAa3
7IcTeAAIA4TSEqdwRBdiAVBA6GCg/SjD05IpkUYQgBfKeELCAFPTcgDDYMsQxcA0opEWMIXifgH
K0gB0GGA1ALM6JJBsICJQPbipSvFxDFOmiky9Mma0rDoESgBCg7k9B9GkAQgJDFQoArVIPUGRCaw
gYlKVCIQBDhDGDwBiZatRPFeoU0LCEQI/wBEK04hTBvEVSKpL0ogQhsILOxZQGUQBGI8II08EoH
S0jDF9K4hDRGYQBAdMIapAzCVwsCCR0EQhORGGsg7jHNTi5CVHTQKiBM4AAHJOIU/6BEZS2L2ZD/
3uAIFZEbDYgRiVREIh0BFYEmrUAcRcgCDKq9xD9cp690ANQAayjDDUiiw2YJE4APEIEQLNHE0sxKC
AAM4w/oEsQhEqJYDjuDAzRxhhL8A4hejsAJ1U0IDQkRCFYH4rVgXwQAvXIJh/hhBA7rwB0kMqXLf
lIQkdjEMHyTCLtpxApC29DfBpYG/RhDFsazCB9AGBKHCHGIq7svFGQitMCNHCYCCYZ+DKARY0BE
A+Z7l604ogmawDEp7EuAcPbjBpSQxjLrfBc1HAMT094xhgnZBRITuSLs+IAmUkGKVGygti5m4pPv
QoJyVBkd05QoP4S05SebIRArwEcSBjAAJgy5Dsw1PgQN5HMICMN5KwEBADs=

-----_NextPart_000_0000_01C8C013.E7DAB1C0

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/QbqjUfLLZiIdJeTXX0rHYu6EF03TZvXvL0Ivs9PLd6qmdNzDX/OtmMjJqci7

Zurcebe2h/vxy4pt003tu+zs0erlj8PCL0HhpbuUTPvioyH5BAAAAAALAAAAABYAB8AAAb/wIdw
SCQ6jsjkccFs0hPQKPSSuFiv2Kx2y8UCYE0lcyGNDs7owwG9VrgVhriBQa8X7vh8QcLvT/6AEwKD
hIWGAiAEQh6Mjr4ATiMIjggrGhZobG1vcnN1dnp3IXt9fH8kGSR/h6yEFiOPHgizsyNjALS0IzYE
Z5oHb3CdnwUdoXkhpAYgGBEZq62sr4u5CDJjCS7VI2lqmsHDDb0mHMBHo8oSE4kNG9CHqB8UFK6w
srQuN08JMtptv+DCMegAoQGLY6LSTSBROQJid4VIUMBQgUCFAI0mxcq1wgG2C/dqdQPISU4dFQUR
5BFx4oSiLy1JoMpAs+GHDRsyDMqAkycE/4sLMIDIaI+Whwse963IxS3Tt5ImBwaNwGFUCBMRliI
YKFEwQAcIGZ90DBrAwwbPhDIiqGEhZ8BhhKlVmvJAgAXyCQAEKpUzYB44iLEA0DhYmMIMT4EIGC
1hJUCeCEAKGEww0EGrglwKzBh58bSBTSGBKAXRfXokGs+XeTm06eaERgEa0BCRERMIgIEULF2RMf
PP9xjMGhgA2UMXxg91myIdKzXCC5i2BEAr39WpTa08K1MMEMDFNuQMB3hVEFTjSoIKKhu3UNODic
kIEAhAD25TFX0bqoNburASCFntX984IGKbQATg0vCEYQCx2wQIAFvulwQG/rieBYAH9sQP+ecrLw
wIEFnFm233NFExADEiDNsoJeCSxVoC8wcEADASko0IJgGNDawByydTBQALZx9cEJlJg3gkk5LRB
ZQ0EkJYFjnGW2wccgCBaPdR0hISMk1ABxQ+y+NVCBC20sEOCkVAgwUp0GGCBV0VI58FFVjQAARU
7fmBhLvZN49Wgm4g3097HirXXBuZdsQNBLooHSR+HdjCCzC88AIHNUTQaQc0diAkAwWw8NJVJrjk
kggSiJBBBRwkkGZFYSGCgU3SblBBR9sywh1ScjggQv3uCAFln7ZoEELKUSQggZ8ehrBj56Iaq0e
6N1RSiAT4EcAf6yQEAAOOPgQQAaA/Tf/3Q3sEiIDGS74tUME0+yAAQwlpPBCCklsy0AMYVHGwXmh
oKMMIAFQtke0g5CLQwk+aCTdA0k0IaN1Uazg1wHNRkAAg3zSQAMENYBXwwUSrne0Qn/UB8HCDJdb
wrgaeVkkE3zNIuCYK/yzgw1pKqBpHDSU7AkL60VioLuv7RYCSyeoog4qibwsAE85oZJTT/0JcQPf
NzMhwwor7JZAAD+M9NR34HWQNASwYMAbVhZw0FIz8T1Dgld6vpwBBmKhNaJXUXYthBJJ7SNFN954
B5s460loQwFBGDBBygreJYKRFLwdwQbgBAWCF6BQGQFjnuVwQeGUwy2XUyUcfBz/6zN/3a1WukZ
AG9hwRoBBkir0BCvhhv8AYmwkggCeTmh0MQMEehwRA4a5NBEDxHkYAbtrQEDFe4VxLC0CJQRYH4J
KjSTGazzGd+Ax+ZTshysh2jkaAonZHAEN9ZbzwME2oNCC7i3HceFw20V6EBxAsACyqgAJpubX0MC
gAr7BicZNMnA/MDFJSFoIAIocEDAFoACEPjgKxxIQLM0DbAfI80SEtgCLaSpTu45EKRUifjKgCC
rYBAdBBGjAwkJI8N1g8W0gChBv4HghwADWYQsIEFUACBJtaodi58zTAAticTj0MtMcgKZZJEKdqh
TivjUU7fyngogDjvATPYCgg5oAMONLkRe83CHRQ4EIEWGrBt1yqACEzwwACwp1XnAk6vSECWUgP
FRuYh6yydkQhUgSToyADZxYRQvYAALN4sEOCGi7x32CVKIQBxQ4S4Qd1vEMQDHujBldwAE1GSwcf
1MAM+MSBHVaxBYzLohbBc0qEGGxb3IjLLmkg809LnFkgJEZuhcYytIBIXhgJTK5tcz+zAAFswwn
ODVAznKa85zo1AAG1ImBdrzrne8kAAbkab562v0e+MynPjEQBAA7

-----_NextPart_000_0000_01C8C013.E7DAB1C0
Content-Type: image/gif
Content-Transfer-Encoding: base64
Content-Location: http://ecfr.gpoaccess.gov/e/ecfr/images/logo--bluepill.gif

R0LGODlh8gF4APf/AP///wgICBAQEBgYGCehISkpkTExMTk50UJCqkPSLJSUlpaWmNjY2tra3Nz
c3t7e4SEhIyMjJSULjycnKwLpa2trbw1tb29vcBgs70ztbw1ufn5+/v7/f39+fv7+/39/f//87W
1tbe3rw9vawtrb3GxpScnHN7e2tzc87e3mNra8bw1lJawlpjY0pSUoycnJSlpUJKSr3W1n0EhDLc
QjE50WNzc1prayEpKRghIQgQEK301s7n773W3rX01q3Gzpz03n0ltcbe56X03pzG1nultVqELEJr
ezljc7Xe763W55S9zoy1xn0crWuUpYzG3nu1zkpzHfQURsLSY97v99bn77301rXGzpyttZSLrXuM
lFprc6303oytvYslTlKUpTG3jFCSoS91n0lvUpre0Jjc20ctVKEnCFcuuf3/6W1vYSUNGNze73e
77XW55y9zpS1xnucRZz054y91lp7jIS1znutxmuctW0URVqMpX011jlaa2utzkpfLDfSY87e5629
xoycpwt7hJzG3nuLvSk5QoS93lqEnHu11n0tzmUx0cVqUtTlje0qEpUJ7nFKcxrX03q3G1oyl
taX054y1zljre4Stxkpc30ctWuUrW0MPVJ7lEpzjFqMrVKUvUqMtCbe76W9zpy1xnuUpWN7jFpz
hIy93kJaa4S1m0UtWuLzLkMTSE5SkqErbXW74ytXnuctZzG530UrXuLxlp7LEprhFqEpW0cxjFS
aylKY1KUxpS93m0MrVJ7nEp7pUJznN7n773GzpylrXuEjL303lpja5SltTlKwILCwufv987W3sb0
1q21vawttYyUnISMLGNrc87e78bw50pSwkJKUrX055y1zkpaa0JSYyE5Utbe57W9xpScpXN7hFJa
YZE5Qr3G1qWtvdbE7621xnN7j0fn7/f3/8701t7e57W1vawLra2ttb29xpSunJycpXNze2trc3t7
hm703tbw562tvbw1xlpay0pKukJCSjEx0RgYIQgIE0fe7+/n7wAAACwAAAAA8gF4AEAI/wABCbXI
sKDBgwTKlzIsKHDhxAjSpXIsaLfixgatzIsaPHjyBDihxJsqtJkyhTqlzJsqXLzBjyxpJs6bN
mzhzqjz3oadPZUCVmRNKVBkVD1SGAg2mzIMypLcPBJNKdarVqliDXbwqVepUKlXChTvaJVhZslep
KPugs63bt3DjRkzD84M/n/54ntvbow8Hvjw79PRHF6+/tUMTEzWXLHFRplSkGjw3lavVKlwnlg0L
1qxUsWbFbu6MufTYzWi1hhYNmnWVcaK1yp1NuzZDB/8uEIwwQSCHfxAqcuCI20JPZeLEPft7+C7h
D4IXFBABYE0GcwkQADjXQUQG6gBAAP/467dDmgLaP5gTxcg4dZcbBKKuej7asswIAGpngJ2IbM3Ly
/CPPB6/1cI88IvzxzLMWPGHa7AZ8w8AYf1hBTfCSBMWD7Cx1iFsIEpIYRV/MM0NgxJaoMw20PxT
wAYLTq0gNA/yQCONCuZYBUMV/IMBQ8MJVJxtRBY5EQQ+dpfBBn1pwEEHwI33TwMcdFdkBrhVMB4H
G2DQAQW5dwBdLNYZ8I+YXPYoAQdgXtBBCM3848A5wbjzDwUekPCPAiIEI4I675jjgXmfwPMPAx1Y
UAF4Az3wjwUAXLfbNgAYUEB3GAhjGhbr/FNBMMzUI4wwIswwzzLb0C0nMs40s4w+AgD/oMYwBtAA
QjPOWMHDHzzwMIyAyvwrTjNXyDiLb3/0AMgVV6jwJwjm9BDOPRNKc2gGxSjLbA8GHJCOEIEIAkk8M
50iTxAMwtvAPB38IcQUgPsgYzT8LBCMENyEkaA05V0z5gRA9MHTfMYAQ4MI6LiYgTA/FD0pjHxpk
ECUHE+RWXQIjJNejmyKQqQGYXmYp0AaTKgBAX8GVqd0GGmxwQQGQeWsmkkTTf1NeT5FVv0p5Vcvkk
QZyEKRv0JchNEDbPHNkxvM046wYwTDNPj0LMNPFsIQa/U6UC9gTlgc+DP1/4I3Rd0Hwgt9GDM
qNf121xXvcw8VjettNL05PghPdLk/613jqFMg+MfMhLerocCtCvEND1MMw24izPueA+LL94Dw40n
PvnmmDNejBvTuNH45a77sPp2TjSxek+FLP6D4D84IMVxWTr+upWRIK7CBpoIMIGvxfDQc8447xL
KH4NdDPP4/FsdNDM1yz99CLRSyCf5x66vWlzMq1lhrRzc6fRDPvnbVL01+FrXDYAbq3zjwPBU
6GFLBD71JBja/ItXRRUUAQeALCAN0TvAzypww9agEAAKMMNcxGgAeSxl2DMQQTyecc5AEAFNxDB

DFIwADEEAAkeEBdsIAPrnc7TBnu9rdjnbF0N3pVje7GbIuHKcLRzisQLIe+rCHxq0ekf8+wYoiGpEV
rnCFI5TIXCU6sYLqFKIU0oJfKvqxiLi8ohazyMuterGLUEXiEh1Bxl884oyxGIUoTNUD7WlvGX0b
mxu9Z6o60tF628vjB3xghE5Ywgr92YYoDmGDYeAtBVn724LGAQAFZIIITneBEAdQwjesVA3vLiNcL
PQCAYoxiE504YSB6cL0/YIFxyVJGJz8ZyhYAQBjFOAQJHkF0GbdT7QHe52WcPV4fCX0TwdHI6R
CWAYsw9nfAQwzrjMR/Shmckk4xinCcYvWr0a2LYmNrPjTStuqTW3RE6I4HeIXoZxth+gkmQgYxAXm
zAMdzEBHMB3SgtrNw3b3v0fc5mn/T4bdk58uLayZB0pC2hnuUCghF60xemNCE4pKXUk3hLyfQeAxxW
9KK+nB3tFod0B1xgUgYAAQq0KN/LGkDDPHSHIH4zeSN86UwJSlHyp02b/osnTjNqU53tYf0e+vSn
PTTHBmwqv0EJZIMyTapSl0qbDXKH0zmLqLsnSlwphseoTM2qVrFK1a569atgDatYx0rwspr1rGhN
q1rXyta2uvWtcI2rX0cqXLoMpicfSYNg7mKXDzDHgIdpSLGCwhTHqIUxTonPU9LSFa9EprFd4cpn
yEKV0mjGM2UHTwi8chqzrMY1nuEkXUdLwoNwYBkhwA5z1qI/ukD1qeSBKgj0AYLY/3Lnrn4NLNiY
MtinJCU+kY3sYz8LFtSARmqvSa5rLguhsICIudCNbli2IZpxbIMH1yXRg4IhntJ6dyNI8pJ3HNA8
Mf3jAQDgAAyUMBWNHEogFTAZAHCjmwTYjA00cgADBKCdCWQMABXTUgZSyoAHWEABngrBMBDgKbCN
gAAYSmC7/gEPEVgYHe1AxwB8dA4RWEAdGwJPQDJwqUgFoAhD0QAEfjAeCfwdAR1AhztcALYATWA9
7RAGPYKxjAJkQBk9LSA5RrWMGiBgyFhwxhWYQd1fQUAZJIqBMJghjR4oIB1VIMc/FuCBhtAqQWrg
x7qKcYUYCOMKatiyB80RgAMwAP9mHTBAC9LhAxUEYAMncLYHHhSwK/xhHP06ABX+0KICYPkPxcAC
DUIGjTQzUAhrGAAHPegmfYtGbb54hsXSe16BYMBiGzAAIQDwAAEEKUqRWgCoK1CA9gaAvPjdEwMu
EIF/SEAgCKA0Bwbw3aTyLSQH4YDv0GABC8xsIBhYFLDTqxuWAVvYIhheBiiQgaE5uwMZcAY3thEM
ejSDHcvGMTvU0Q5ntIME9UDHNkSADhGIbTAY4E0G+lJbn4VgAsbui3d8RwELCMmC/tiG0trTDnes
I8fWDEe4pbYNbhdDKMH4w76KMbUrdIMbM/qDNDZ0IiuoAV45qvIwhgEIQPhAdd3/0HYWHEG4H3x8
5IAYBQxp14MfNMMKWeBGD0YRCAe5/Aen+3njHhc5H6hhFMUQAsGw8INi+KAbWwGgILL1jRSooRsj
h0YNP LC7JPfgAhUQmnWiXR0NVCAD1ck3y8LeAd8NhGXCrSBHjdr2aE07ShnAwAXQLqbeLbvXgEfI
B/Iwx+zlaB4LCh/w1g03rZQvHWALmz88YA5/CKrykd+A+biwvrdZdxtQ47bTnDa00o++aZ+3L03G
8edgCKQNg0CEIVCAiTgAgRdPSMQYwOCNP0hLDQCU/SIWMQZFCIVc0iEIPDBAQ08IviKUAQUWEAJ
SsyBFDJQJ0lYqMLup652Bq1d/yQkSk0LWhSh28BpEAN/EUVEggiDiL/850//+tv//vjpV/73z//+
+///Abh/8EeSyAKDMPbQRH2SNHcmRh3aMcW5Mc4pM1WQ0B69Y+hjCPBLIETzADoLajh3AEYRAP
qLI0APABkkaETHAJhHAHT5AHBcAAFMIFFHALZ4AK+fA38WI40+h6ocAF L2CDh5AHnoAHedAJBVAs
ju0DknAJeXAGEUAic0AIEYAjNRANxTI6quNQLLRD4MdlFwXGN+QDokA0SwAlaJiGariGSzAHRPCG
gwB/AtiHdFiHdniH+TcHugARMgNUFviHgBiGjiIh0iAvBMxIZABiqiI7RRPcf9kKsuADn0EDpH4
TnFkS3WUSfmUgD1wQJ74ifpTDFfWBEdgC01gcj4QC51QC96gAMFgVF5gC2VQBkdGAMIAimkgEHEw
irRoABjAFj5gC0hQBkjbwBSTQExxgUBJLQxZLQ1cgDiSyjdI4jRkQmb1zjRZGiNq4jdzYjd44VFjF
fjNRW+X0Tdy4TqhVDOhA0+0UU04YUDPnOrzQhpVjw7V0vbodAqVUAMFR9/YQyrVQyTVMQFAAb9x
ADkjJgpJWlg1PFGVNHBJVEM1kUL1j38oVGNjDj5DVByQNLySVQLRXQs5kiRZkiZ5kiiZkiq5kizZ
ki75kjAZkzI5kzRZkzZ5kzj/mZM6uZM82ZM++ZMyeRxBMZSFRXkeQB9ImZRKaRn0gRppoRZRZRS
GVAcyVfNoQzOwRy51VuJFRRJYRRCCRS+NRVIGRRbKRVoKVyXEVzBLRmeRRbGtVlFwRZTWZc4gRd4
FRjQoVd/oVd9dVeA1VdB4RRDUVioQVhAKRRqkVj04RWW4VhnYVmcURrFRRqW0RqcAZdgQRrSxRpd
YZeg6RE/8ZfnwJdoY1t/8VS3dVsItD93gZVBoRhgm5S0AR/ywZSTtZmmgRwBIRq60Zm+iZnFvVyh
4VmtovWdoLzUNV2wQV0awhShwVocwCgv0QG60QFCwQzjhkF/eRdnk5c8MZ3Z/+iATEJvU0UXPdEO
fmUOGOYeQMEY7wEV8+GY86FtEbcNPRAtyzldiqQgyeka5AAwsLEg8eJczaVcohGgYvEHKdAD+4mc
YsEDJiJdGrI00BIWdNkQ7saHuhGdcIEk1/k8UBiCltUQHEAAHw0R9JY03NY2a0EUd2FAytAP8eEP
6mBp46EB60ABIRYcVTJU0+MT5NEBCHAA52A0f6IOGEQZ6fA0S5lcUnMARRoNwtAMwtCcWHBeUFYF
zEAsGvca0qIhgzC0vYIC1UIiwigAIKyCh2Lur0sCmrPcapFd6ZgoAscENacoMVWcmF2AWPaAuBsAB
PZCmwiAE4/Cm/SkjhaMQ9v91nUNTEARgovXxkR6aEyB6MhpAXgQRJR0wAAVwAKAKAq8gAhUzqDZ5
Xx2DXgLRABMYELXWG/b1IxxQALNCGSbwDx0AZ7YmDJAnAu2gAU0hASWADV+QG+pFAvMmktzgm3
ZQDQAAbQAWOTAd0CAMJwXg6QrSjgAB/Qpc1QDMtwXh+wDBgSAARwK81QA0YqDNr2IK+RpU/Get8w
ZT0wAAQAavaADw6gAhnwKyJADLYwDc7CAeNgrwzQAPCAAg0gDFVQA7YYsFewBoBgBdDgAneicRKS
DktjBYDActJgA7mxDTrgKeGQ0H9wBQKGANL6AgLbAj0wJSLQ0PpwAB/QA+f/cgEe0BedBgCNwh2L
AgAVoGod2mnTuazLkHasi4MAGGoAcADa0bQC8ABmMx6V+hGX6h0kgx9MMjEuJgATUAEQKABWAjMJ
YAETcADUYV9hdwGpmL4RQwAHgKkNQF4dsDEdsAxx8gAfEAwRgErwgIuQgEmcAARMBSW1w+EkQEC
UAAyGAEa0AEGMAG9AQAKEADqdQETYADM5iIuww4EgB8hgA//YAAU4A4FlgZawW3BUGkXwA3cUAwC
SE70UA/q2gGtYqEckqV6GzDfyiuB8A8BMAHdEA0IQCADEAAZ0APicAdrwgNrALwSMLzFKw3q+gGI
pmkPsdCiwFq8AffcCZC/8CxgPA4fxBowUAwWRAAAcC9EQu8E/A0KoAA5zsADkACf+c503dewWAF
KUUlFGMx9oVeHCC0PdoLAGABItAm1YEA litse4AfnCbAGiCL4xGtfxEAC0CpVfsRShJt5UR2HPAd
w2MdvTND+lanJmwlIqzCZJdevIMzJGML3FAP3IAqXcoNzCACwqA0pNjt7DFuJbA1kacMHICkjYs0
vvM7fkHC5NkT7Kk0F5Ap6sAN6JA082APzjC7woAqpkcjV0A0whA0YfxnJSIOziAMl6RxaoxoVzAK
V5A5Gpc4gzoKRzcwi+MDgEA0PwA7Jsc4aNYMblwM0yC+ATsNBKMGevxzs/8TcyeXAqLj0YCABWpg
BZfjCvGwCq2DZscgDjUQABGgc8WgBiegDgwjQ+EQxRamARfgJGKyJFYyBNMpwSLGyq1cni88HsAZ
HCFMdm3HyuAonuG4wS9FIHbDNHuTI8tAgUyDNegTec4MkX0Lnh35AZTnzGDTDxuQPk9TzE2zNN6M
NxnNH7Tn+3SITTY0BUx0JHj0I/Tzu680CnAzoxT0Zsj0aXDOEN30fhM0qmqzFqWTUP/s0k4nj7mz
j73EUT5kNsEsZCvPDeDeNcT0X+QINDTVPzPz3NWCTdLMMMDT0eQDPk3aFNrRBNJACYNgDCVg
XSYNeqincdKWDRVPA0n/cAQk4AkFgAKDAwBCMAZSUACA8AfD8wqUoAiL0AuTLNCRNYeLUAD0MNRf
vQgw6A8AUH2GoAh00ALyTDj8zH0rZDs0lTsPhVE1ZH48LFPrR50rsNZs3dZu/dZwHddyPdd0Xdd2
fdd4ndd63daKgAuKIAqSQErzBE5VCoTTQ/eY9HiA3pdsz7p4Nid1z7sgzUfQAViYAsIwDQdEAmK
cAQJIAxN86I+Ycx/wBZtEAMVYITgYAZk/Dfi4QZDMAeacAgPQFtDoAqBwNrJMg0b5AZcoAhSQAfy
AABpoASynQdR4NTxETDMzYUKVTv4mFHmxzo5dA2joAqMkn3avd3YrQrD/4cLfq0Iez3e5F3e5n3e

dp0QiuAdn7ALn/De8B3f8j3f9F3f9n3f+J3f+r3f/N3f/i3fReQKrHANogCuhP2IkEhHdCQ+dGMq
pfI9E3hHdNRJmoAetQ0dgrE/PVEHkuAFgmAKIG4KbMAAIFBK17AJs2QAEwCKByQQkbAEZ0AHmEAD
bPEBvhABXJA/ArEDsHAGNNAFAEAI17AJZ5ANE0AT2YJQt9M6MbSPBr2MwNSMowAHnrBETHTLVm7L
ruAJoFBE//3LYB7mYj7m/r2HD9GHFpnmr7m2pjKiLiIjfh08xACcp6JCW7nBx7ReURK22A0cWAL
ZLAHaFAIC1APCpI34P+DPYgH0b4HALPQCVHQcdKAD6RU6VAmCZtwBd3wBwIxck1gC0eADNwWff18
Z3eBJ0ggTAXFrHgBJ0gi/fwz6ozUeVnQ7V+OswCjdS469Lo00nM5sAe7ML+Qz9zEEHdkcie7Mq+
7Mze7M7+7NAe7dK07D1kiNd47b0jT+2EDm10T+hA5+jw7fqEiQAFUP+UT/n0jUo0fgQ1CaWACZHA
DdFADFN3UIHgDfie74LgDc4g0A0LA9CQ7wJ/Algw01gw8FmQUMu48MyA7Q7/8A9viAk97RRf8RZ/
8Rif8QvN00Vhjn6IjiEwUPck8v0Eg0LuT+vujuvEYfk6+Sy7v5AtF0zb/R0u8hENwsEPZgtBANboC
WQHHqWERIDEHIM3gVKIMffQDcZ6CYVPD3vTAXjEDcAHTma288wB1+w8DwHdIv/UTAbnlDM1JZFc
4vRNzyVLQ1QiKpJcv/YusUFVlTMZj/Fv7xfigVRsf/d4n/d6v/d83/d+//eAH/iCP/iEX/iGf/iI
n/iKv/iM3/iO//iQH/mSP/mUX/mWf/mYn/mav/mc3/me//ksCQJCOZRDCZVqcfqRkfqqr/pfYRSn
HxQNBpQe74nvKRSUJ1hQZtmmZa8f5ZqmRVJORZUERlRkFuCb1ejrxSj7xSEuRiK2ZVL8RRj2fu9
/5hXMRpcYVynMRBf/2kVxw/8VYv8H6BXacBxR3kYdpEGs0kUTTgbSsEUiaWYQyGw8eGY9q8a99+w
W3EwxgkQwaoIFDiwCpWDBQcSNkiwykIqHwBMPfJr4kWMGTvu5NjR40eQIUW0JFnS5EmUKVWuTPnh
w7mXLl128JfmHM00H/x9UKZTpjKgHvWBnaesqAdLVdYc8ZUWTAqRY1SCQa1KtWrVa1mhZrQKlaC
VQ0iFEj24MKHCRs+dJjwrvZlIFj0pVvX7l28efXu5btRZpqdM192+EC4Q4dzNw273HkOME+jkY9K
pmI02NPKL4uao9p5q+euZQeSFY0QYsLOZ0UXNM3wdVqGDN0+H0f6cv9f3Ll17+bd23dJwjId4zRM
OPHgwokPjz+chizPnuY+bI6suXJS7FSiYuwsVetasw/Vtm0te7b48+fbpne7rUrt9wML/qZf3/59
/Pc7mDM3t0f0wBarrLDD0gBBMcRAQgy5BRljTBL/luIPKAqJygwssJjCMKyGyDuLPfjYSwshEkU0
8Tz43GuPh22kGUiZ/GKUCUYaa9ToAxHaaUcE6f7TCbDDlfUqAw48KJLIIBc8roPHAGRkHg2kqu6p
rMDyrspgxtlmmxBP9BK+ccIUUsTaxOzTBXHYVgabXj4g81gbJRzTjpt6uACBRBw4AEIHnAAGQwA
60ABAR64L4F/Ijj/xyh0umkgHaAc9KkwdRJo4IEHFCAgQ442ECERw0UVMGbxJpggAMA+CCYDNRh
ZjP+mrLySu+gkWCDA5IZxkrIsDngAUegMcBFgyoYJkkelXCij/icxaLA/4B4KfTeriC2RDNDPY8
Z6IFwExruekmgQMOeECFBihJMz73/tjzmT/gjTdojjJw4J8LQkI0gjR79ZevB/CtaANDJ/qn4JEm
wGAu6HKCrCeZZApsgX806MCDDC4QYYMAK0Jg4w4mCjLI5WhI1Z9g2lFnmaKa0qo7Wr1T4YBzquiB
G2HitaKbgz94r4dhwsiyij96KOYPNZPm4T0UpH1IGivIwbY2adRs/1PNKqThYesqlm562vesAMSK
cZq+gIo/lqHhHwXSWdaKhtp0V954hfjmg5wkDgjURA+F/AA7cr4As6+BQDIj3d4GAAONBAgwke
QGCCikToU4F8KyDgHwYeEGHQCTJAoIKJMPCTGUAnEgH1DBY4QAJ/RAjBmQQuAKofYYbFZ4IO+kLH
BBE0CIZiQz3AwAKL6fI7wcSqMBw4M2x4IFLy+1AA3QmiKeBBNTZLRlmltHqD3ngSdeDZZYZxoF9
CPBTBGfCScFFZ/6Rx+c/n0GGWZuhceAAdyijbtywATw0Abp6ewELdCHBAT4B2IwYBsIgICh/uAN
BjCABSwoGHCEEP8NaWntD1fgRg94YDYqjKMh+fHhAz7wByuowRnyQAEAPSCNeGUBBcQKwd0A4Q3P
NW4CEMGXAC7wDwxADwINaAdqACC6f5grX6vLQAeClwFMKYB0E+EABCbAgT8hrIt+coDgzNivgAXL
AQqQFkU6wDgONIAcFImwCDgggNRL4B8SAMDeFta4fxjgRkQwT82QBEECIADRvWH6ThwxAAIAB3P
+AcFPBAMazQAA9tIxwAQIIJ0bAAAd6tgbvjqqGqpgYD4UIQDLALABBB0AgHggEtEQAAaAEAEBZBk
MApJAACgoxnsQEcwWLCANGxjHpr8QDqaIQx9HKADwiCBGo7mIiz/RFFYNTBABnrwh3iYIF48qME/
MVAHAKhAGD2oQgv+wYEEqAAa3LjCH/Rhzm0YQAcLEMYzVtDCEACckhRALgoM+aab1f0EndtBAQog
D2bMD4ysIMYy3mSAii1jAPAIxjchoIAP9CAQfAPAPyAwkSPma3EF21sRGscoCwisAw0Y40QgwLcW
UsQAqSpp6vh4RqDaiHC6zEDqBFVSQ3HgHxZwI5HuVZF0baACptSAHg1LOG8dsgMxfcbWBbYBdfzD
AR0Ixjv+MQFzsG0Pj0qHjId1gd9toABnfsQJkKeRoYoAA4VEAADKNR0NCOMAUZyqFXPUjnmggxkj
2FH9HvCBKzSD/xneqgcWdnqOKzhDGGEKUzYfywMrZGF/PThru3yWThCKgBvF6IE7AcCDswqjGEKw
whV60AN9GECx04isNxTAjme08l3u3McbCE1aUjDbMEILgG8aS1AVDJrRbMCaw1AAHT4oAcDeIA5
RIqvBQAPjLNVQYksIALpNRTjntABiYgsHsVUVD/QIDhGIIdVaQYPUQJ4nuJCFLQA2yevhNyABC6w
gTde1QB4NFyBRRDvtjrObwCIaRI3oAE4YvGs0Jvq596bxGWE1QGrckllZG0fwRAA+lgBjtYoJ0e
9GQD/DDn8URwDgCA4It6XEafL6BUyrLzY+rIQLkAg0IC+EMY6v8QQTxwlawqBIAAHXAG0f5QgwV8
wBmWlWyz1NADM/0hmxAQ4BVGwSxp1CAAGahCMX7Yz7MGg7ffCkEBA LABGL55Hdu4wAt7QMkLEc24
x+rBPd4pJwKAaA9SK4N8GUzbuSgkYBQgw/0wY9zWmEUBFCHFQLBAhJ04wpCMNp3LwDDvSX1vfk6
4sI6QIGvWLEDsGY15xq3sQ0XMqkaMECEJ4DgDaBKUBz4b4CNvRs0WGAAbCNjAwJQRg5E4B8FqKIG
IiCAf0RxxkYZDQLb5SxEBCCABfvuHc68HKgMkwaJMVB0bGRBYBkw7A8JgoQI0sI12uCDb/1gABppy
4m0o4zCC/Qf/PvaExpftIAEfoAAEEsABEBHAGncwWAEacIBWioAdFMv2iIOxq2WMAyrcMAEJJAA
YVAhHM9o2lnXEQ54SWMY5dxHBZihaEYnFxrYDuQ5paGGuQ52ATp4wDaYwQYa9/wPL9BBI6sgjFGs
rQAjKMC0TcC0zUVgGzEctaeXjQAL9EANaibGih2wDisQg+e6vS0+9p3tAUwgHT1w0wISoEcEXCAD
7rZjt9M9VQN8sdsHyAAG+M4BDCy8AhFIQMI6K080SCAA3/5H7SjWgAtrAMHH5rxvrJiBRTbV8Rr4
30c33yndZUAD20b9htcv4ZG195ATuXAtqcmNZWxjduyYxzaE/+GMEdAjGMikgTp0hA5IFcUfHEGh
BvS+sQ1sIJSH0QAGNJ95c3QgHRewgDDQgQ52ENP3JfHHPZphD2a4i0tGZ0czrMcr/bmrGM0Yhm3p
9gch8FYcgJitNDzo/2IYBTUghx+4Ah9wg2n4ATX4AR+ImkqbBh8gBzUYBW5gwGIIQDwgmgrWYA
BB+IwP1bFgG8gmkowRIktSvAAv5zgx74ASwQhytgLRdcwGiIh2XwAda6QDYIhmW5QCu4g0sDFYsx
HM17Jc0LmfYiNtijvLCK8sm/hoim8t5F5nJfXPEIqtS7LQR74m0tLHJDpFNLbtswLQy4SQpARlMcB
NtL7r07ZGP8i0b1LCB96SBt0iJttWIZ5gJjGcY9hEazMqKvG6Af+GMRPCZ6N8YcC+QBPgb4N2Ak0
MId0+l55SCx0oId02AZ06EM51JL1o4disIJwYIajZc/mAdm0EC68aBpMBq4KcE/CIX8C4Vp+MQG
7IENXmVwamALZ0SLIYPbeVWZK3864Ff9MVA/MTqQkbbZEUBJAccNBofBiYfyMuf2LIs+Ia5+ocB
WABmYEUrweErwABxfbWmCIEN4EIESyLSi74wVMdzJMLXA543/C8nXCQJIxI3/Bgs1EJ+7MeL2EMu
qQL32JJtoIeCpAeEFAGETAeGZMh+CIYN4I/pIBJFHJCKLbj/f5C0QRzEj2tITuLELdESTpwbUpwb
g8ShVLxP/MMbD1rJ/PMgmHxJmNzAl6TJu7mbVbzFmjTbnFzF2+rJZbytXcxBoRzKT/TFcLCCSPjG

b1zKBmzASGCG6JvKcys2ffRHRmXK33iXkrSo9MlDehCBP1DIslRETmLIDRDEiMzIR1w+f4iQt9SJ
jTSHDejIdNAKtiLIgtzLOXwXrixJvyxJvDHBKpAIKqAEXpiDU6AEJZDF0LACZviANnCDNqhMJRiC
QcjMIVACN1ACOziDSPgAHniFymwDJaCEIwBMN+ACE7ytoHxNoYzNHLzAUquut/FFWlyWp/zGEXk
qpxKJLlk/60cTuLcC67sgXkoRTwsRXpIn2UIS7JcSLsMpVCKyLm0zkG8S+1syI/bw3SwRIRESL9M
ROMYDAFZjMKQcypQA15QBDyGAYQYQBgFJBFxQBQmGgTSYiDZ4BUNQhEUwgAcoAQwQBg+oA/80AAmQ
C9M8BUUwg746TUp4AkWoBhGQCaJkLdeczVLbRaP5RkEsqrqf0gVwU0Q8c0WL4TeC0yuJcURbVi3iZ
B+RcTjzEw3kIS7C0x0/M0YzSSEEMJYhkSIj0nR3Nyy0xyLv8gFAwhCjYAnRoA0SgA2HQyxYhSC2J
ly2RCx5oAzBYBCKoABRAyXjxmTHIBAPaOYLigkFYBFUgg/8aaBb845I lqIMD6IGJcANZUNMyQID8
PE3/PIMCGMwUWMUL3dA09cEevMAGZEoSHdEPLFERQFGqNJLDaFFKrdS5UM55cM5MzdSvLEvgKcuE
3FFI3FFSZUHLVEiy/NQOCIVE8AMVKEgAGARc8AN50Ev1I0grjZM0CAULWAQ86IQCaIaSLEku+ANO
+AMYaQNrqaNVyIMCgIFz2AYimIMWwL8wBYBQCIM6YARndYHXGoJF8IQ8AAAdjGMaiIVQ0PdTcPEpF
JdESbdRfHNTfDE5LjRFFGMacXMZ83Vd97Vd+/Vd/DViAHViBLViCPViDTViExdhLZMFIKIZw4NQZ
3dRSVEj/sKzRGk2HPGzIU/2d3wnP70xiA4GeP0gHAIierQIDcNAMI lCFPCW2+XCDSLGLuCCIZhw
l4iTSBgCKbgFTjCAEogYoY2YiYgEiHDX07iesLicMcADA1gHmQiZD3CDls2DcAAAIeCCTLI fMyCD
+7TQDUVGdYXK3NRNRmVUEP0BtV1btm3bRi0GFpWgZWRyulVYU61bvL1bvcVbL9AIXIiEQfiet9gF
wSVcWT1cxExV1cxm1cx31cyI1cyZ1cyoVcwxVcUGCFJSCHiZ3Rr0wfeZjEGg3dGw1di9VY6AxP
083D50yAaSiCpsiGLzAGYnAHbpdSYNDaP0Barj2DQyia/3cAAKohlDP4WRuIL28ixwXAm5uUCDcQ
hTw4g04wABgAgEw4A2qoBvxbBiFw3jfiA1/IBFEIAjjoBUcogEVb3qKsLh98ygv80ErtwKSE10Yd
0VGABvFIX/3d3/31hMxlBcs93ModYAIuYAM+YMr1A41YhUZIBgd+Yai0YameYAQuYau+Yaz0YA3e
YA7u4AdGg2RAAxEe4VYohWMQB8/d1M+dRDz0VNZdXdJ9TrGU2PQBAB/YBFuQhzmCwz8ohmuwqB0u
yLn5Sxghgi4o3j4oAGcomng5GLtkYjADAcqQBC/oA2CNBqTpgTt4gW4ommkw2SkuAk7ohDmChS7I
A06IAv98cM1g9FBE1U043s1FpV8f0IZAMiVw0AZtaIVWQAM+9uM8DoM+7mM00IYRDmEHBmEPXmRG
bMGRHfmQMLhBJ3oh0eUNL9pRLrkpnZmR0xmRP3uR7mRQHmVRLuVQPmVSRmVTTmVWpsqrFZyqUixm
YOGYVeFp/coX3lR0bU5dbuE00IqjiIJGDIVJ4ARMYAeKEIzGfGfXAIbGcIrn151GfRcQipmBgBJ
6IJ0iAKvlQ5mno9s3mavdeY42IR06AQagFQCXIceeBtFjeMRHdFvdNcr8M0quueiUr2iwucQgGXS
Y8ToU2WBZuVVLuiBNmiCPmiFTmiGvhyHJjaMiCp5nWj/iq5oi75ojM5ojd5ojqbojXllfM5n8AGf
eSgGz11hdFiGLGZhfRZd5ER0Tt2GZiAGNpAHdvdK5gzLteL0r8Qbw1wGn6EDWziCTsgGbiia0AmG
LuAEcWCBHvAAA0iBSeiEI7CFAjibb0qfZHF0qI6ESRhhq56B00kCoa7qAkAWZPFF3ozfeJ7jD6zn
cMhnuZ5rus5nWB7ZT+lovd5rvu5rv95riL6ISv5rwi5swz7svgZpWnbnopJl8PnKhvi+yf6GYoDR
klbhYkCHzK5sEVGgSRTL5/Ts0VX0UtZql85Uk2ZeJziCMkCCRMhtMsCEqxYcc/idW0CEMmjtPUCC
I6CD/3Awyj8wh2KIA6rW7T0g6nAIBg9gbSTYgzKwBwtixUVd67U2QGHIHTQZ3zebu3ubn8GnugD
amQeb/Iub75GEo2QZPvub/Zub/d+b/iob/meb/qub/uW78R5Q+gbWf5+5cwGH3SYxM0u6RCw7GJg
BlL0rM3W7M6tbKMpaam0Sva1zaFkX6iccHa9TXcWw2SUY6WM43k+23cNh6REh5GLACZK8QawgAi4
LJHFACaygP4G6Py+bxu/cRzPcR3fcfeUv86rwsPI74zub0QEH50u7BAGac3W7AJv6UKN8ApHRnad
8kR951+8chCHYyt31y1nymXpAfgUyIviiKpGyoAP82UoALuxfM08fLC07h9HE5n3PcUG8h1+v0
Vun/DvDKzi0Ih3JA70EKB8cP9fJ3XpavlV0sqj99Dr65k+esyj74KqIB7gQAHUKoDSJxJpnN073Te
WJAgF3K6PGzgzS28k74GRtoJTFft3bnVxf5sqp/BuhBLzhtRIlyoL4IAFIABii6JJ9XRgD3bfQBDC
yG/FqXVkt/aANnb1BgAcE3Zoj3bPA/JOUUQhP3ZlZ3aMnNaKtMoCERlpD3dx97yJkAtiXw5ux+QN
8ABTL2y69IdzrEpuD2+5GHd7v/cZwbH3VsJ0T5x4h3e6NAd1H/h4J3idj0iEh3dP7ndNZ29BwbF6
j3NffJ94ipcTBREU+yaQ4th4je/4+sb4ArmJeq94ki95kz95LE95LV95lm95l395mI95mZ95mq95
m795nM95nd95nu95n/95oA96oR96oi96oz96pE96pV96pm96p/+NgAAA0w==

-----=NextPart_000_0000_01C8C013.E7DAB1C0

Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: http://ecfr.gpoaccess.gov/e/ecfr/graphics/bluerule2.gif

R0LGODlhYwIqAOYAAAAAAP//wULLBEkjQ8gfw8gfQ4edwWAZgsXWwoVVAoVUwGRRAgRQwcP0xAi
hBAhgg8fegwZYgkSSAKSRwcONwC0NgUKJhMmjh0vkx8xLCAyLCIzLSQ1lkJRpERTpkpYqGVxtWZy
tmh0t2x3uHN+vHWAvXaBvXmDv3+JwoCKwo6XyY2WYJ0by5aezJyk0KCn0a0q06mw1gYONgYONQQJ
JA0dcAKUTgULKxAjhW4edAwaZQwaZAsYXAULKggRQTRfnkZVpkdWp0hXp1ZkrmJvtHyHwIqUx56m
0Z+n0aWt1Kqx1v7+/v39/fz8/Pv7+/r6+vn5+fj4+Pf39/b29vT09PLy8vHx8fDw807u7uvr6+np
6ejo60bm5uPj4+Li4t/f397e3tzc3Nvb29nZ2f//wAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
AAACH5
BAEAGQALAAAAABjAioAAAF/gAGCg4SFhoeIiYqLjI20j5CRkpOUlZaXmJmam5ydnp+goaKjPKWm
p6ipqqusra6vsLGys7S1tre4ubq7vL2+v8DBwsPExcbHyMnKy8zNzs/Q0dLT1NXW19jZ2tvc3d7f
40Hi4+Tl5ufo6err703u7/Dx8vP09fb3+Pn6+/z9/v8AAwocSLCgwYMIIEyqyLChw4fmXsRQksRF
i4sYM2rcyLGjx48gQ4ocSbKkyZMoU6pcybKly5cwY8qcSb0mTZEqioAAGmETCyQwjrAwQrSo0aNI
kypdyrSp06dQ00qdSrWq1atYs2rdyrWr169gw4od+xRfCA8YIGxKsYKfihQm/+LkNuU3rt27ePPq
3cu3r9+/gAMLHky4sOHDiBMRXsy4sePhKpMCKKKhQIRNI0qcIEFki0fPoEOLHk+26n0nTqF0rXs26
tevXsGpLnk27tu3buHPr3s27d2ogGwgcsLHpg5A0PzIMWM68ufPn0KNLl069uvXr2LNR3869u/fv
4MOLH0++vPnz6N0rt+6gBgIJFDZxuPAgxw4E+PPr38+/v///AAYo4IAEFmjggQgmQOCCDDbo4IMQ
RijhhBRwa0GFAyawQAUC0LDEhyBwgoMBOijAQAMopqjiiiy260KLMMYo44w01mj jTjmq000PPbo
449ABinkKEQwaeSRM8rQA/8NTDrhZBNMLEEJtnwMEMFjCp5ZZcdunll2CGKeaYZZp5plopqnm

mmy26eabcMYp55x01mnnnXiq0cUUUkTxhBNSTsKDDzfkaeihiCaq6KKMNuroo5BGKmmZV1hRBRVT
QAHolJIs0cQTU1iBRRZabGHqaimquqrrLbq6quwxirrrLTWauutu0aq66689urrr8AGK+ywxBY7
qxZZYGHFFE80wWkknkZBBRZacNGFF9hmq+223Hbr7bfghivuuOSwa+656Kar7rrstuvuu/DGK++8
9NZr773ldsGFFlhQEYwzkyzhBRVZMGFF1+AofDCDDfs8MMQRyzxxBRXbPH/xRhrPHGHHfs8ccg
hyzyyCSXbPLJKKd88RdecJFFFVI48SwkAoeqRRdfhCHGzjz37PPPQAct9NBEF2300UgnrftSTDft
9NNQRy311FRXbfXVWGetNdJhfnGFFsvKHLATU1yxhRdgiDHG2my37fbbcMct99x012333Xjnrffe
fPft99+ABY744IQXbvjhiCeUON5igOHFFldMIXanZftxc85bZ6755px37vnnoIcu+uikly5011+H
PFmJAhNsMMIqxy777LTxbvvtu0eu++689x4xyy7DPDm0TUhLrbX4Jq/88sw37/zz0Ecv/fTUV/+t
vvz6C3Cnn4Y6aqnGhi/+//jkl2/++einr/767LFPKrLKMrs9tEw4AcUUVFRhxRX89+//wAMoAAH
SMACGvCACeYgAhfIwAY68IEQjKAEJ0jBClrwghjMoAY3mEBLYUpTgQpY/Z4QBSns6YQoTKEKV8jC
FrrwhTCMoQxnSMMa2vCGOMyhDnfIwx768IdADKIQh0jEItqwT38KISWwAQo0emJUIyiFKdIxSpa
8YpYZKIwt8jFLnrxi2AMoxjHSMYymvGMAEyjGtfIxjaCEUpKrASI5kjH0trxjnjMox73yMc++vGP
gAykIAdJyEia8pCITKQiF8nIRjrykZBcJEQmScLkVvKSmMykJjfJyU7GIgEQADs=

-----=NextPart_000_0000_01C8C013.E7DAB1C0
Content-Type: image/gif
Content-Transfer-Encoding: base64
Content-Location: http://www.gpoaccess.gov/images/bg.gif

R0lGODlhGgBSAJEAMwzMzMzmf//wAAACH5BAAAAAALAAAAAaAFIAAAJXLI+py+0Po5y02ouz
3rz7D4biSjbmiaqbrybuC8cJQnf2jef6zvff+DwwKh8Si8YhMKpfMpvMJrcLIgar1is1qt9yu9ws0
i8fksvmMTqvX7Lb7DY/L5+UCADs=

-----=NextPart_000_0000_01C8C013.E7DAB1C0
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
}
.tablespecing {
    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_0000_01C8C013.E7DAB1C0
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
}

```

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

-----=_NextPart_000_0000_01C8C013.E7DAB1C0--