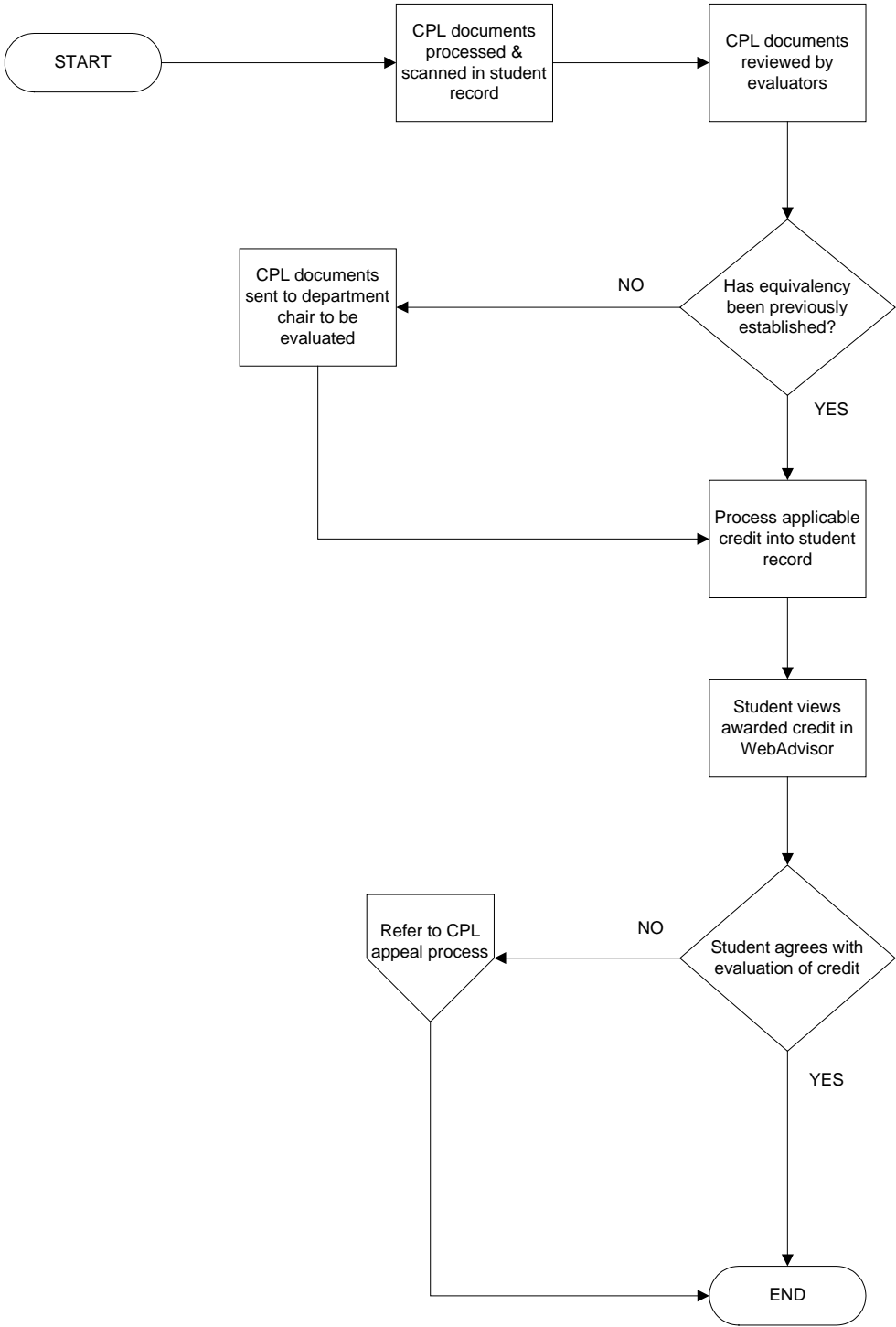
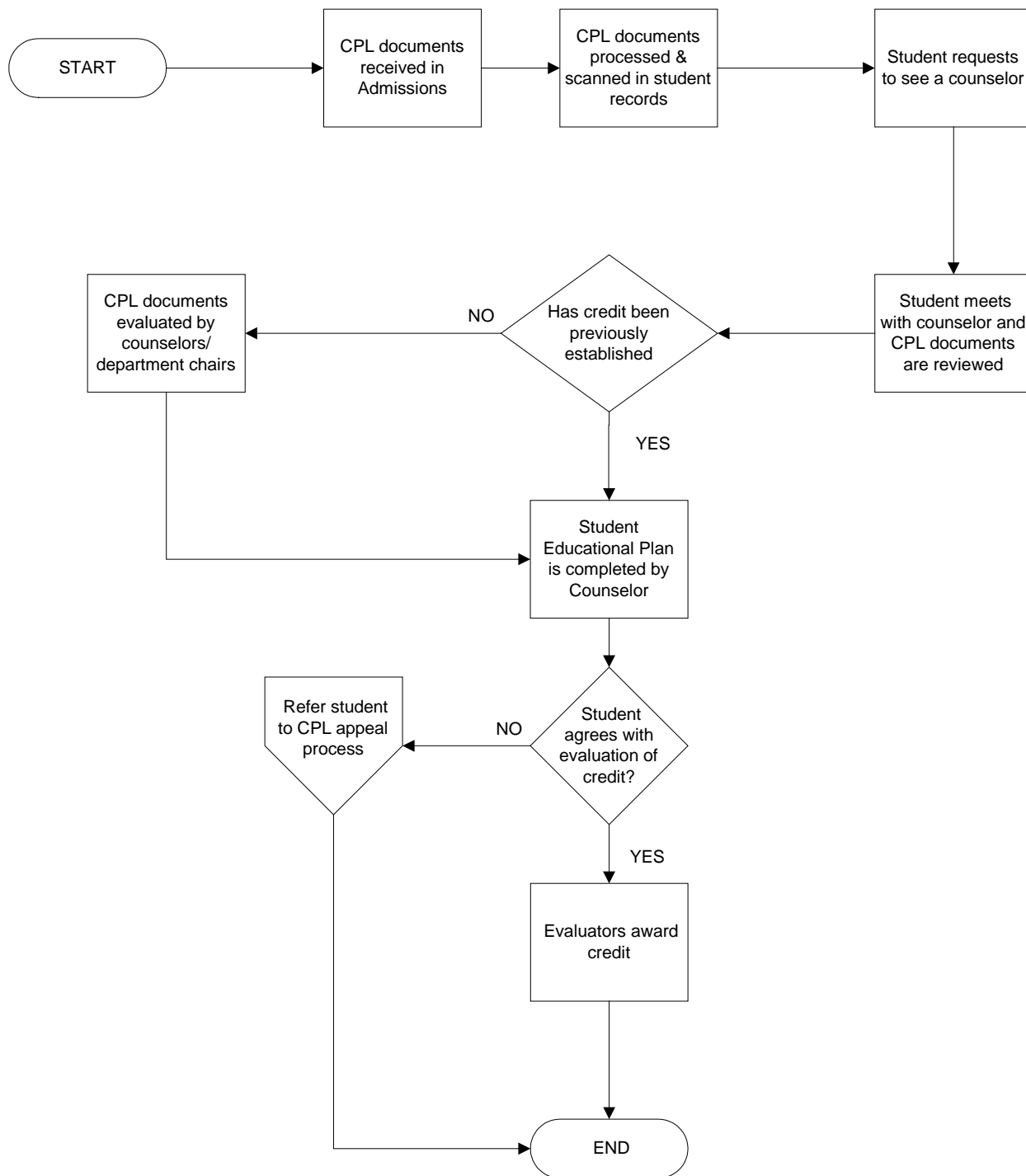


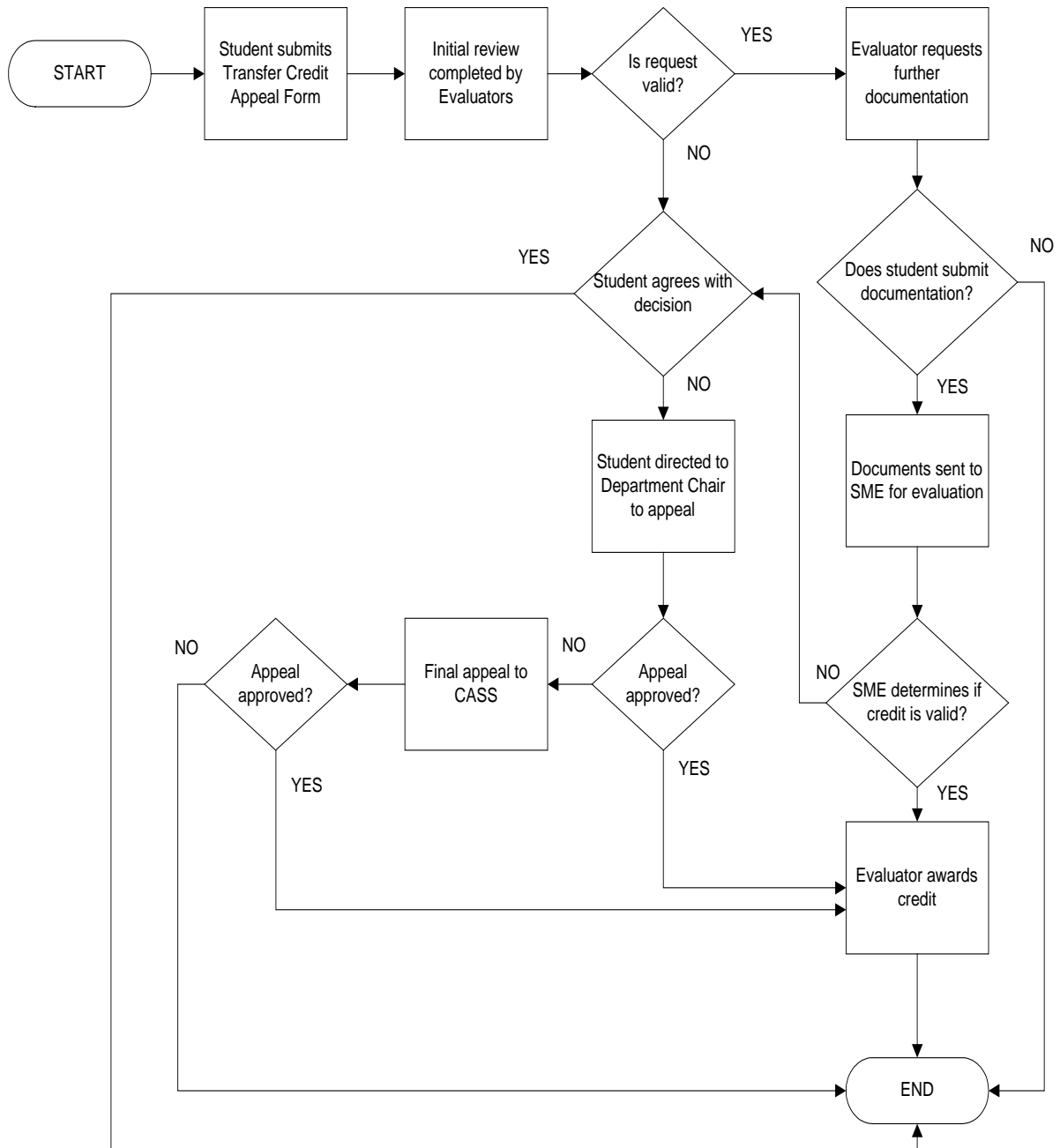
Evaluator Process



Counselor Process



CPL Appeal Process



Credit by Portfolio Process

