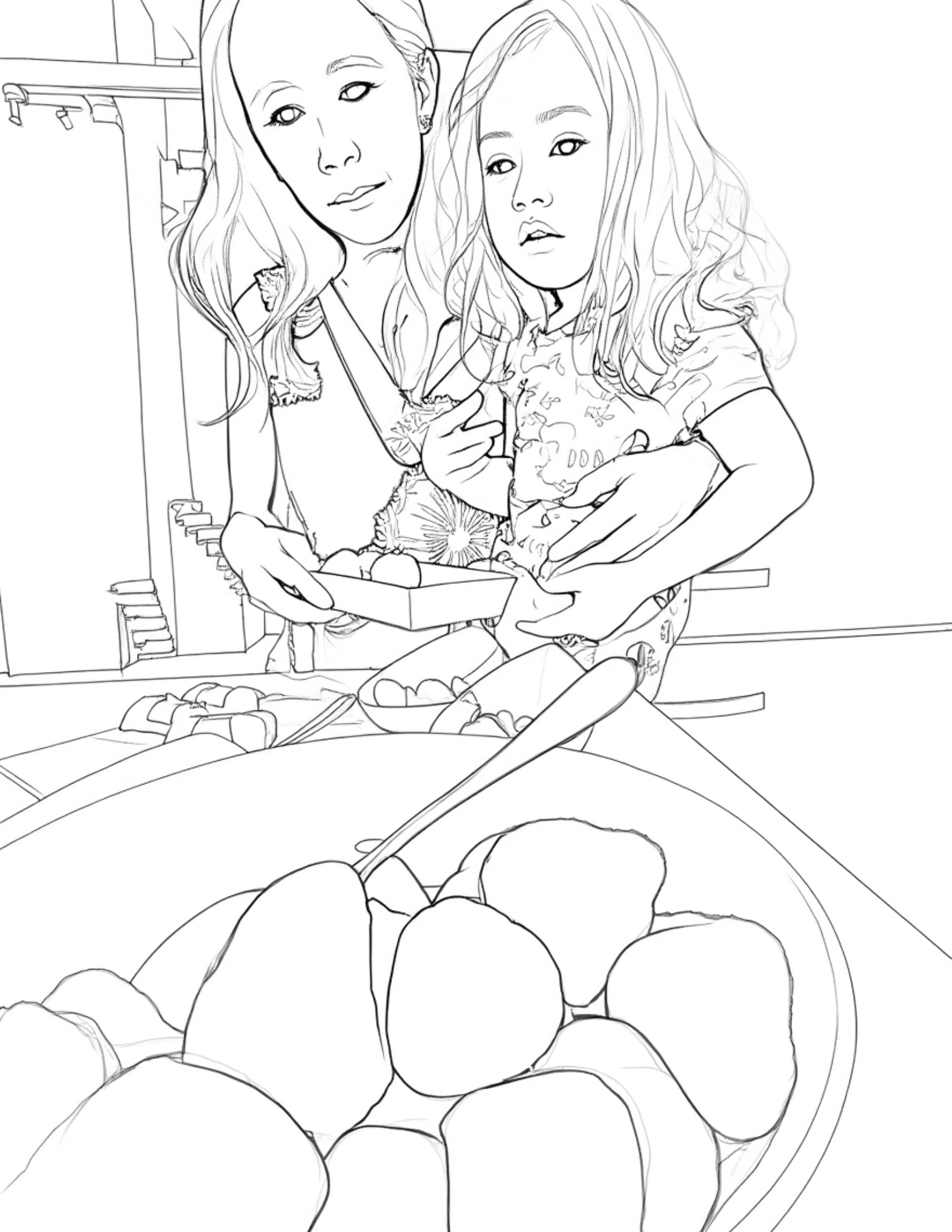
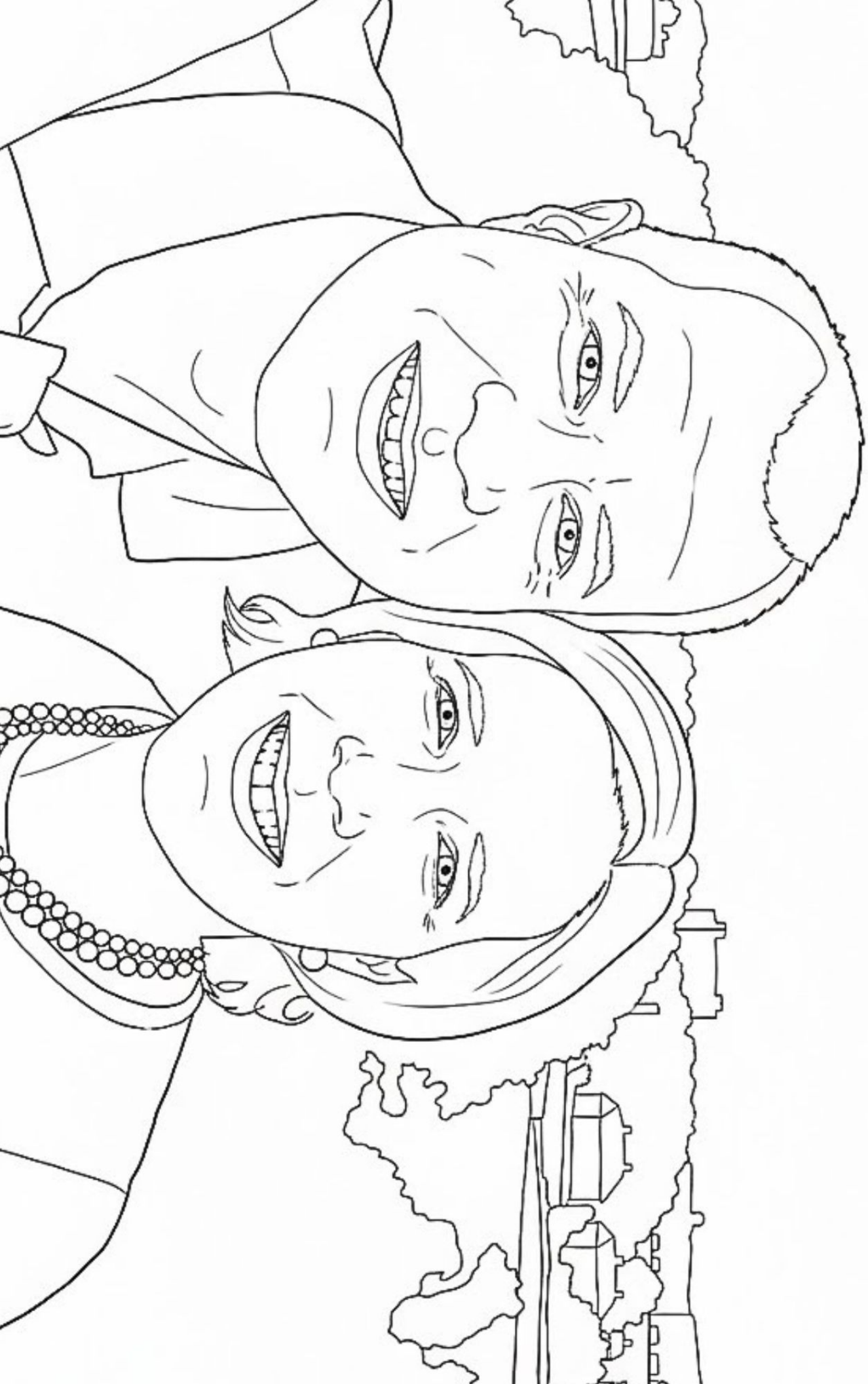






















rates
letter

