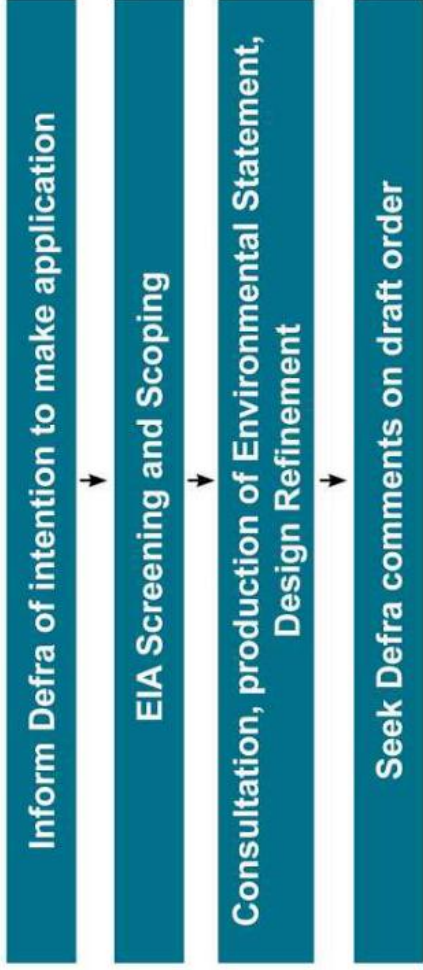
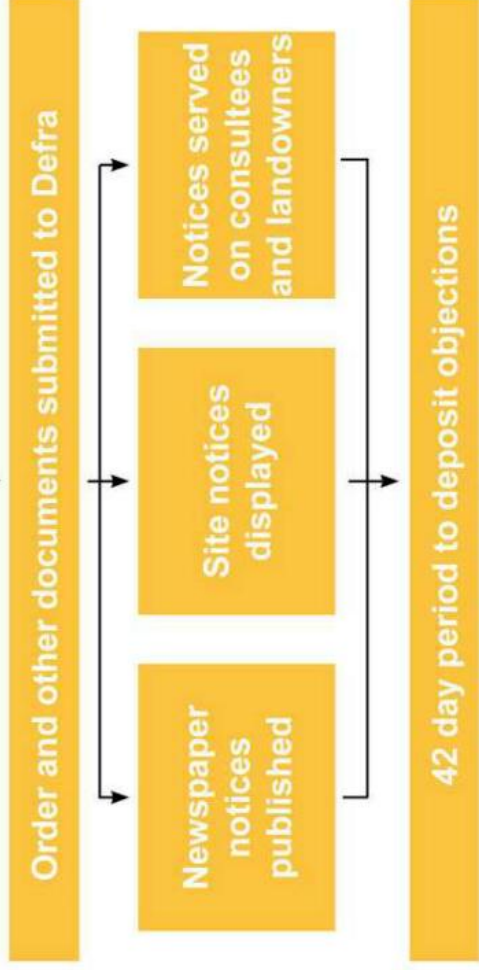


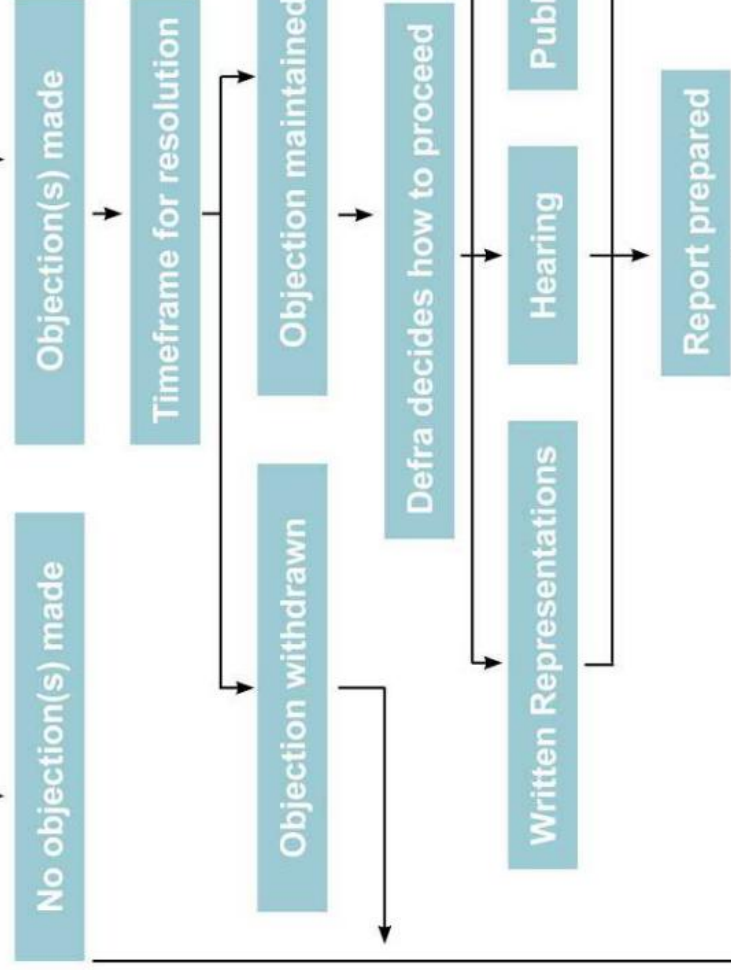
Pre Application Phase
(18 months)



Application Phase
(2 months)



Objection and Inquiry Phase
(9 - 12 months)



Decision Phase
(3 - 6 months)

