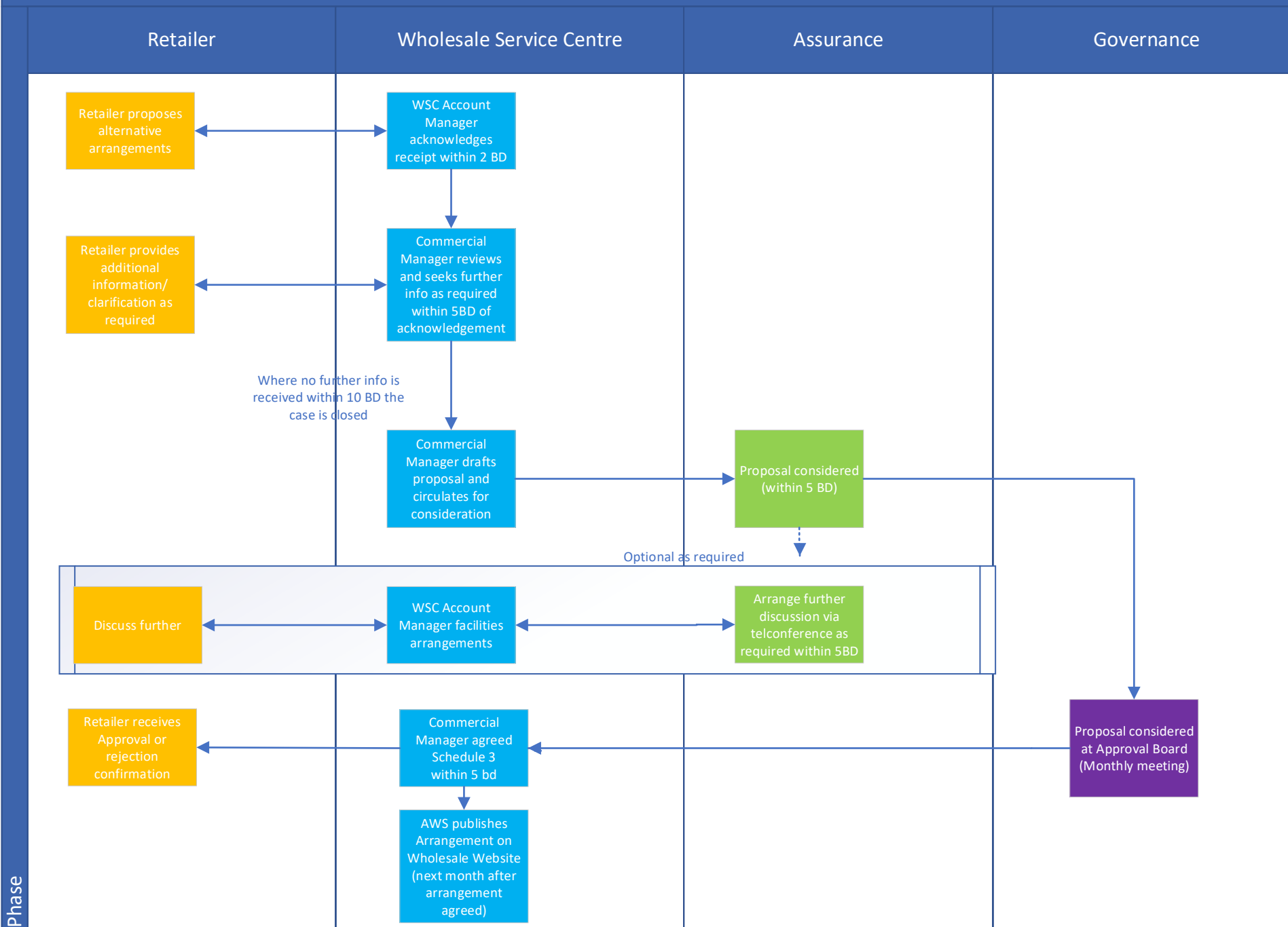


Alternative Credit/Payment Arrangements Consideration



Phase