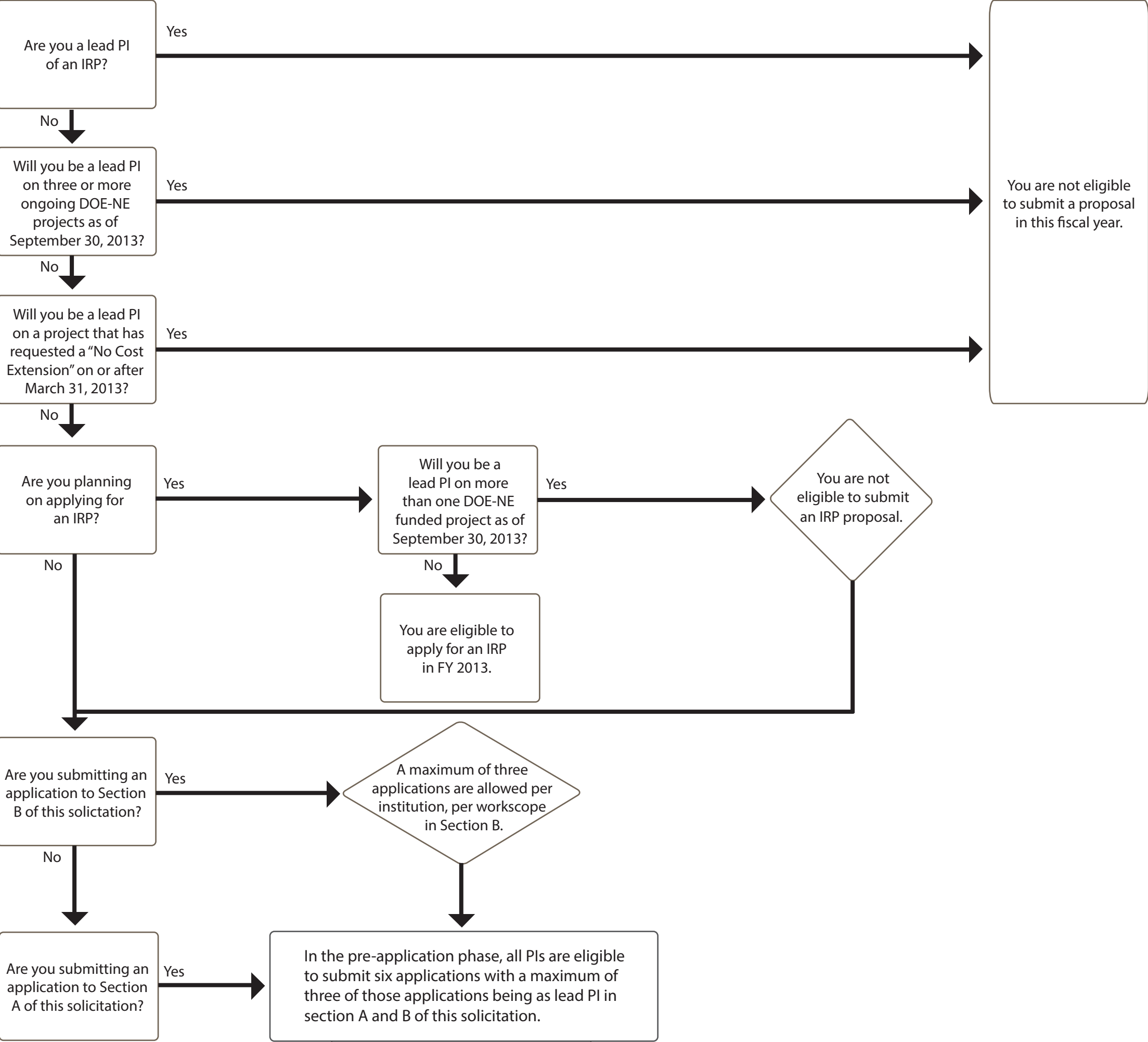


Pre-Application Phase



Full Application Phase

