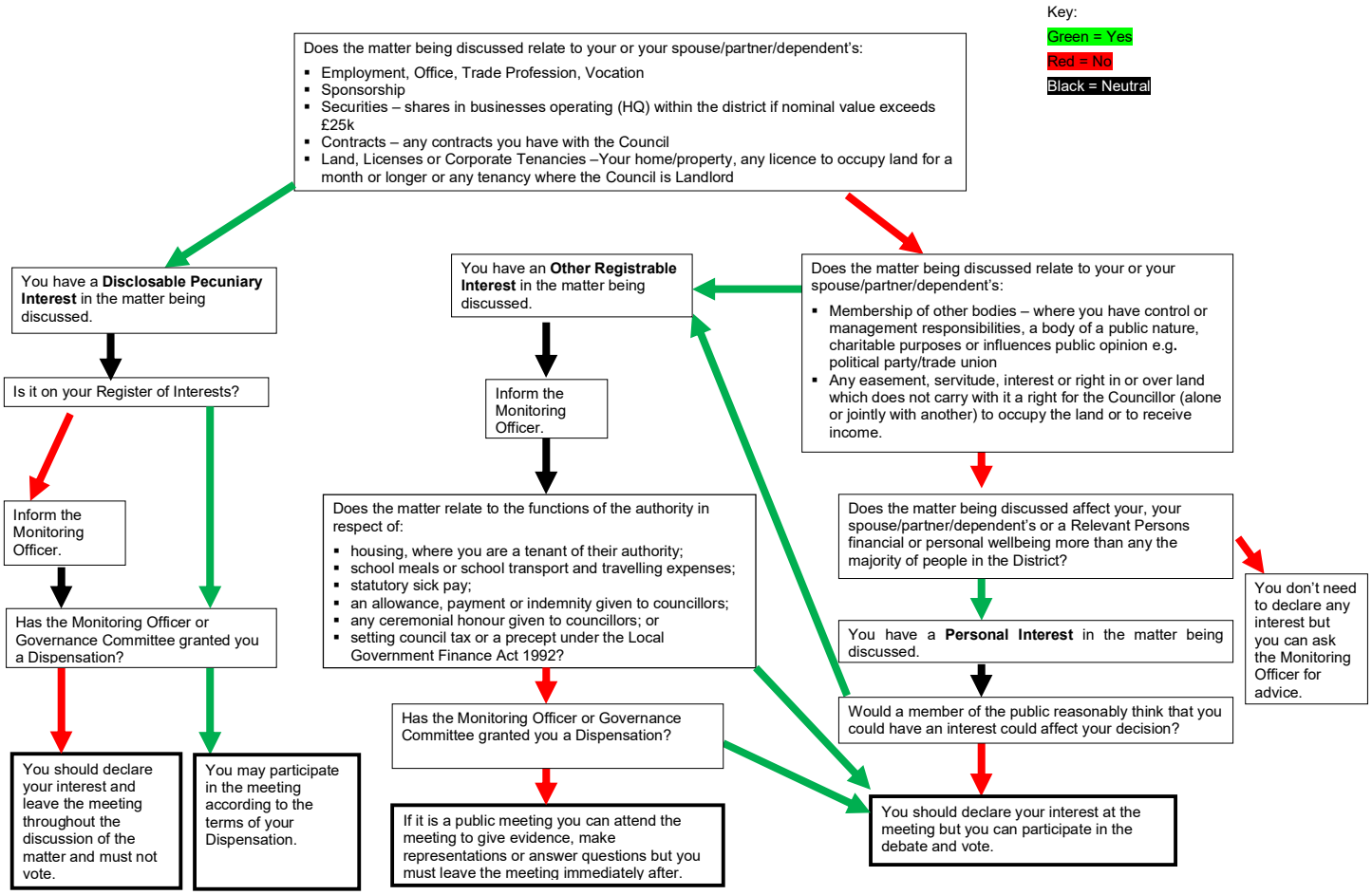Appendix 2c
Interest Flowchart