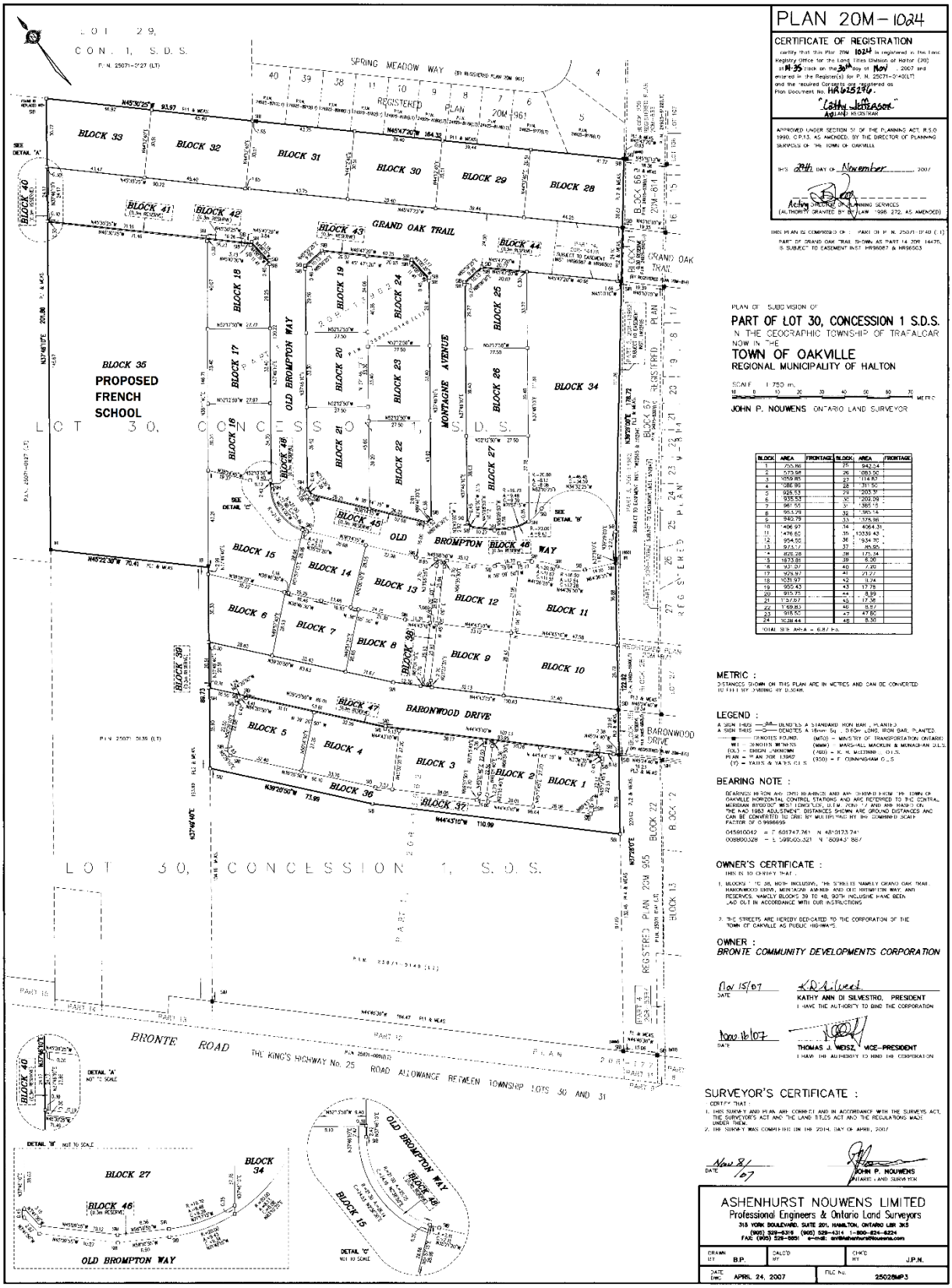
APPENDIX 'B'



LEGAL PLAN