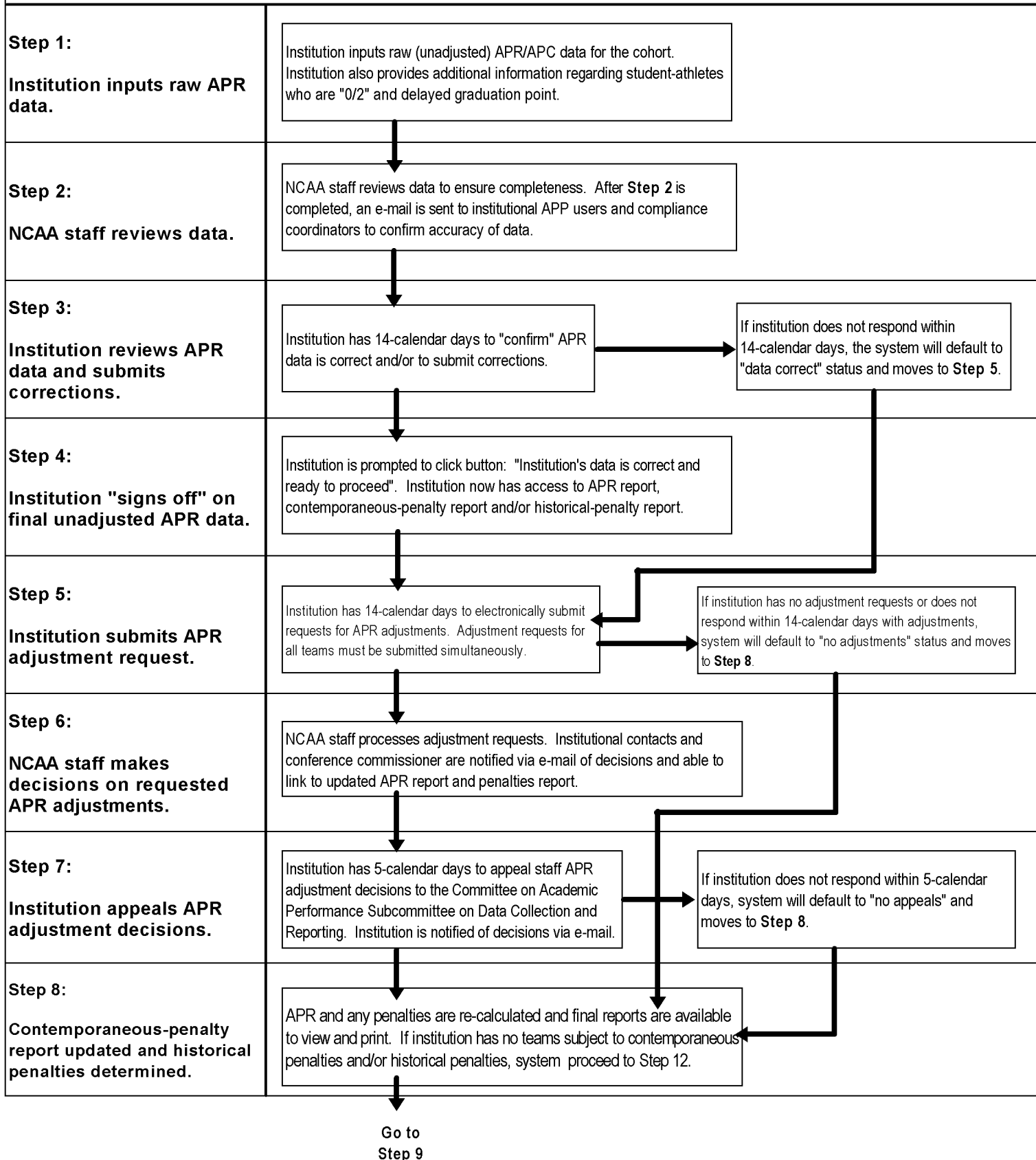
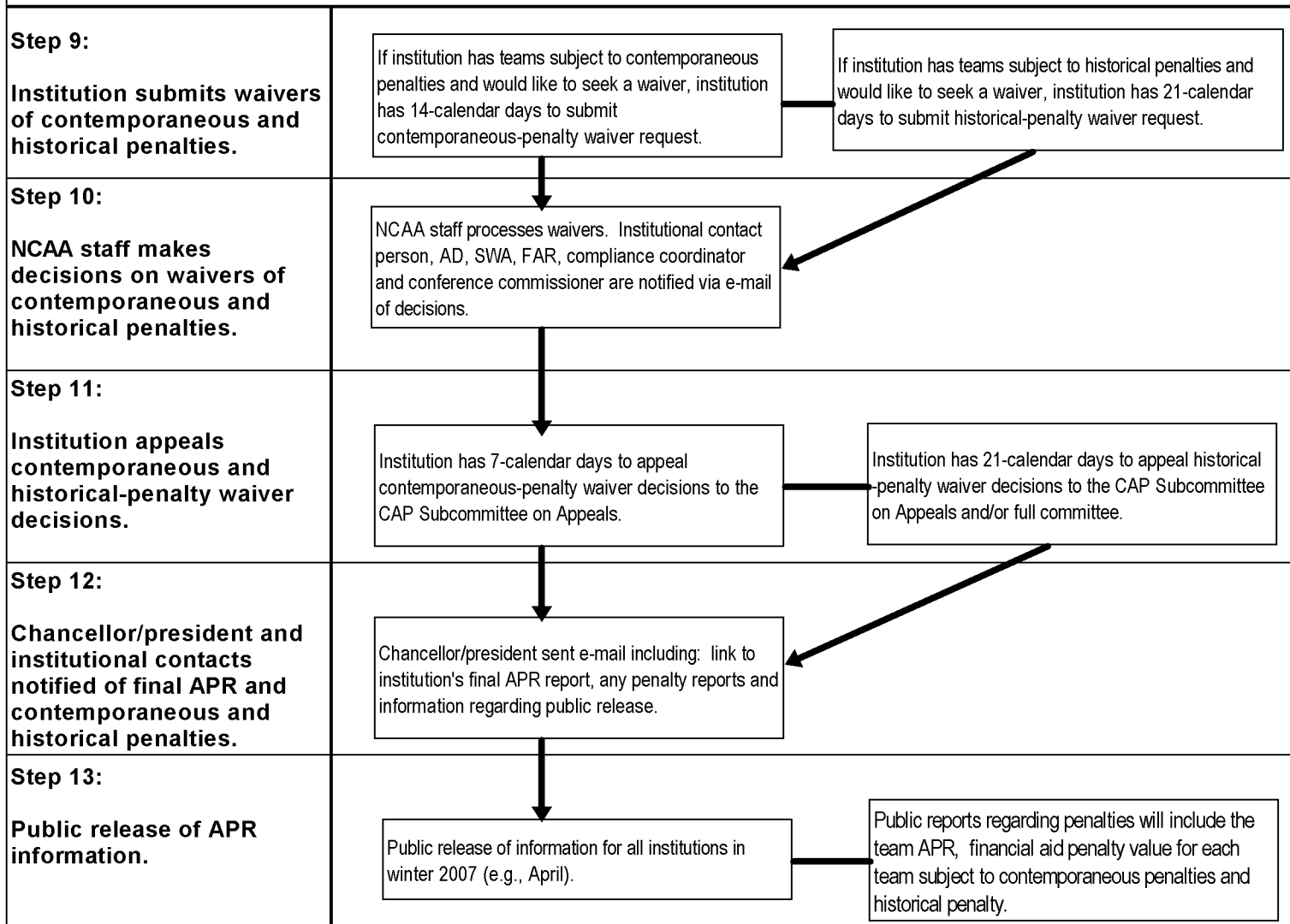


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NOTE: Institutions are permitted to move themselves forward if institution wishes not to request adjustments and/or waivers of penalties.