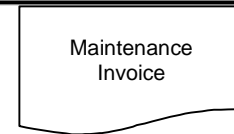
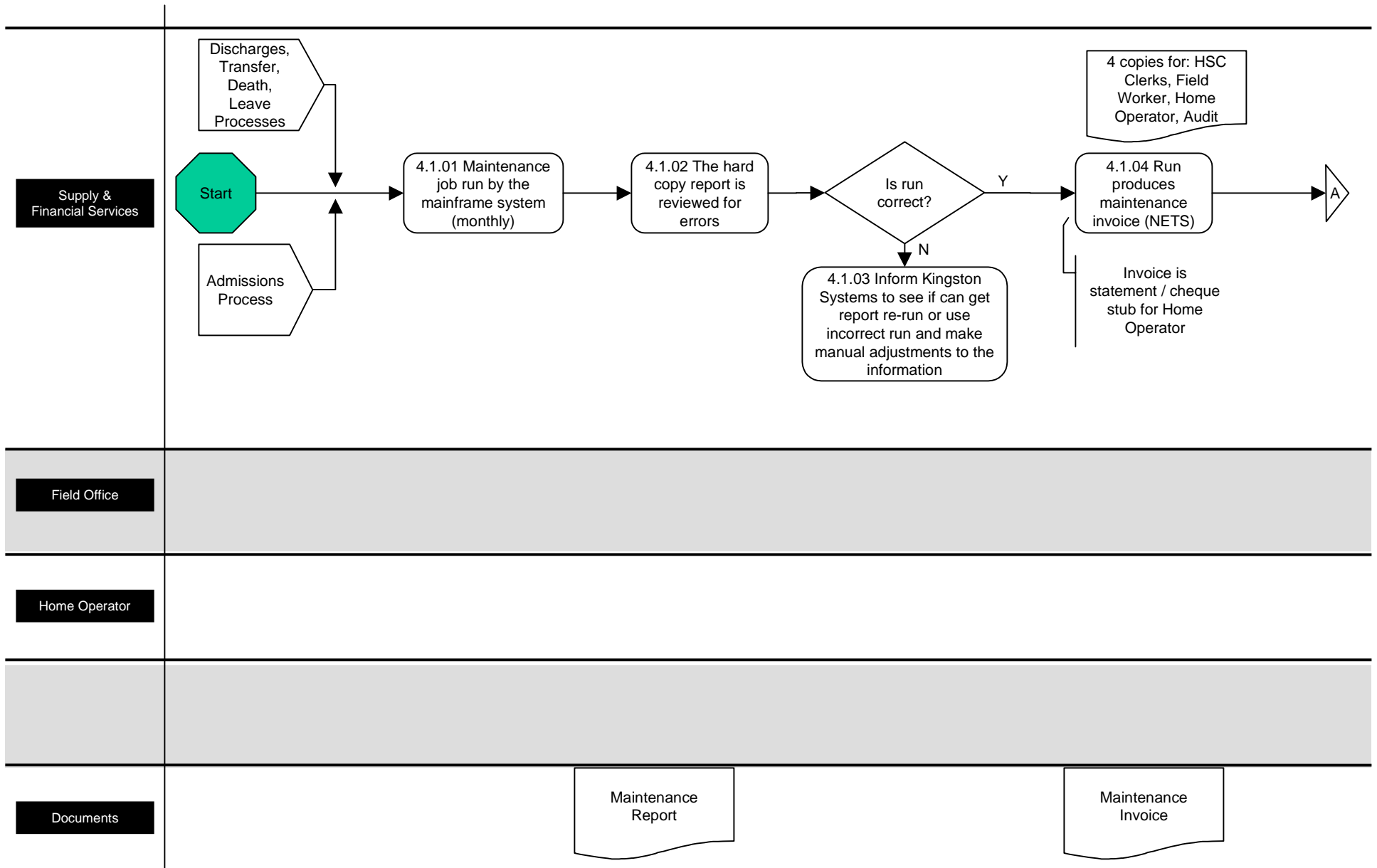
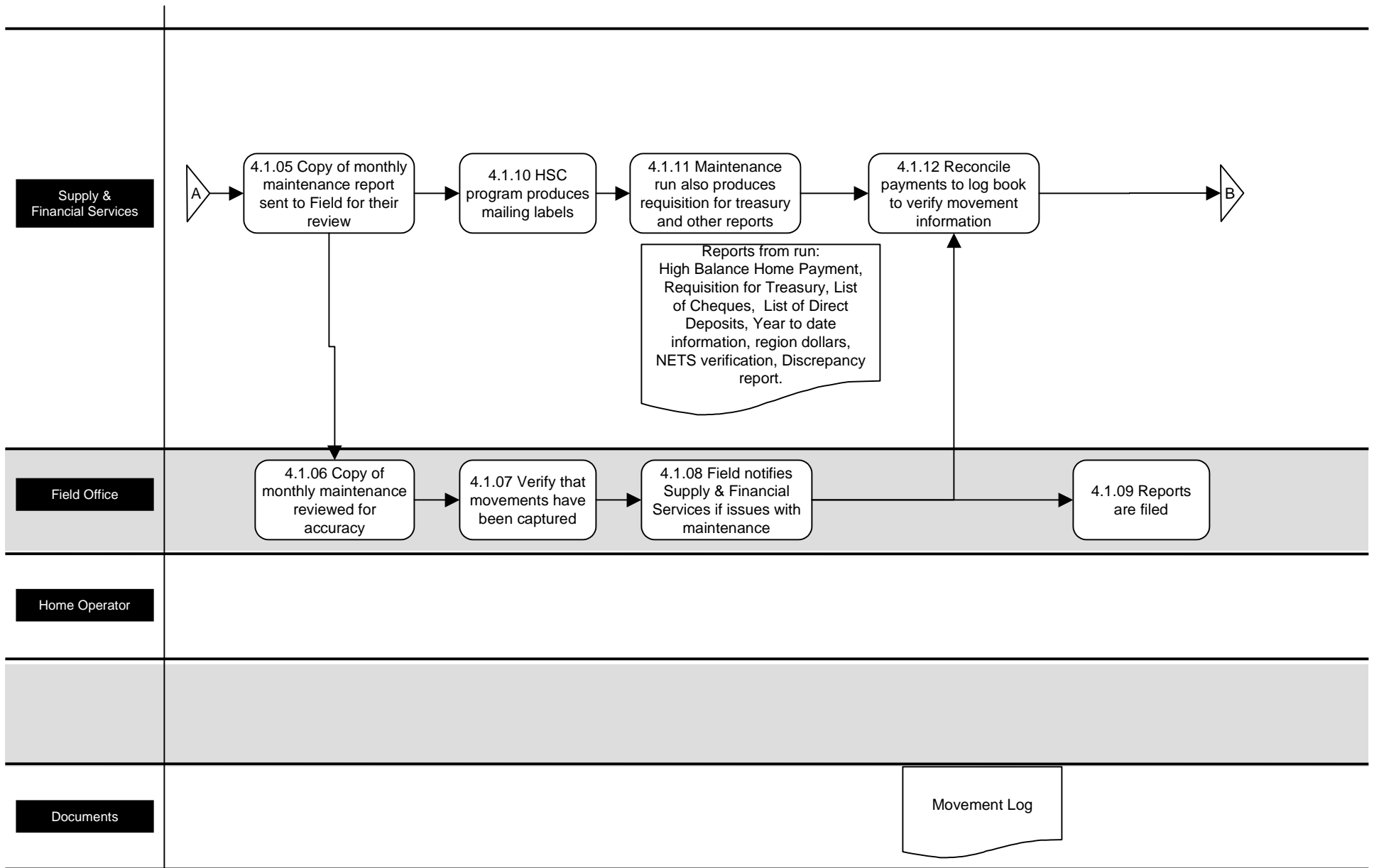


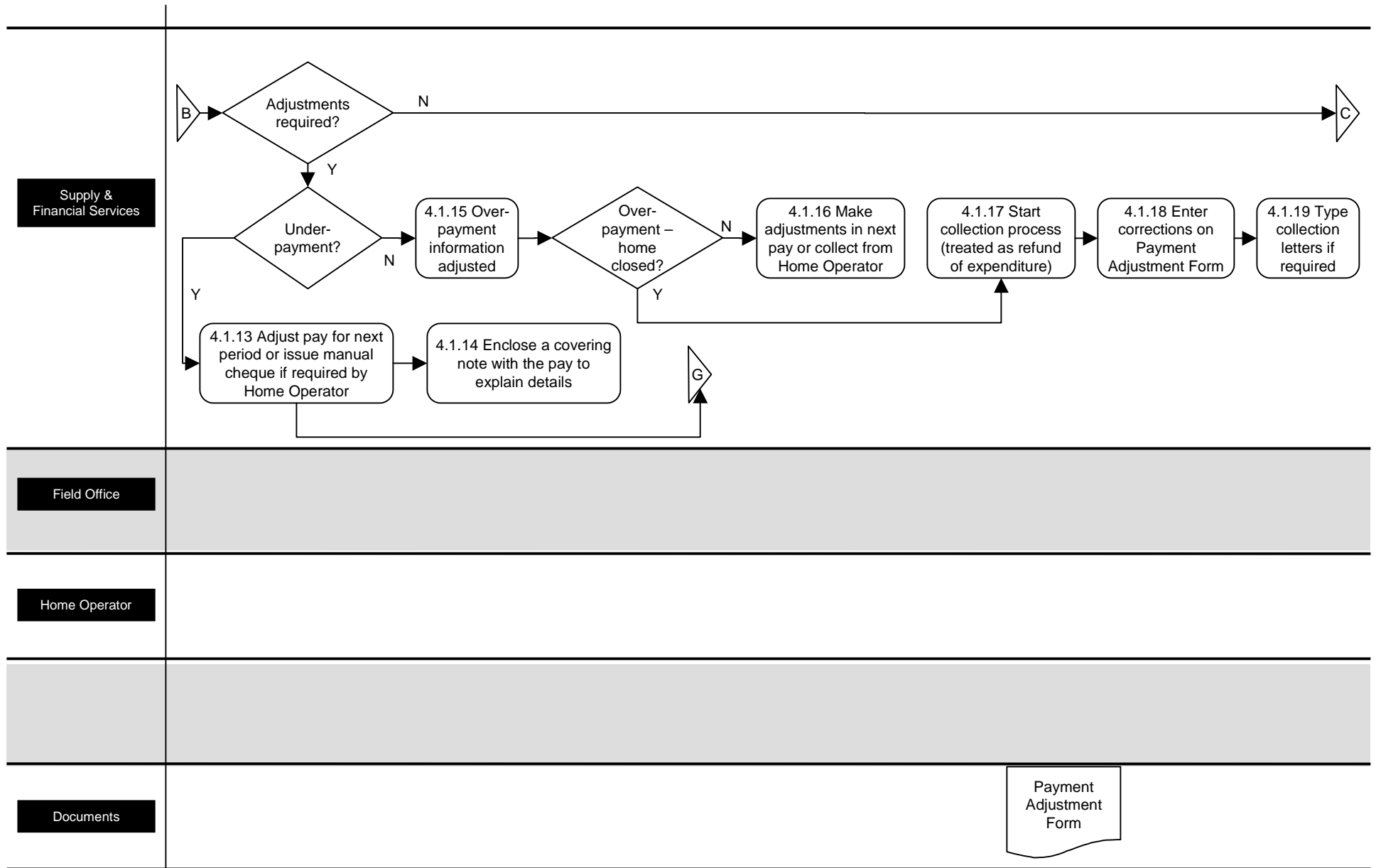
4.1 Home Owner Accounts / Per Diems Process



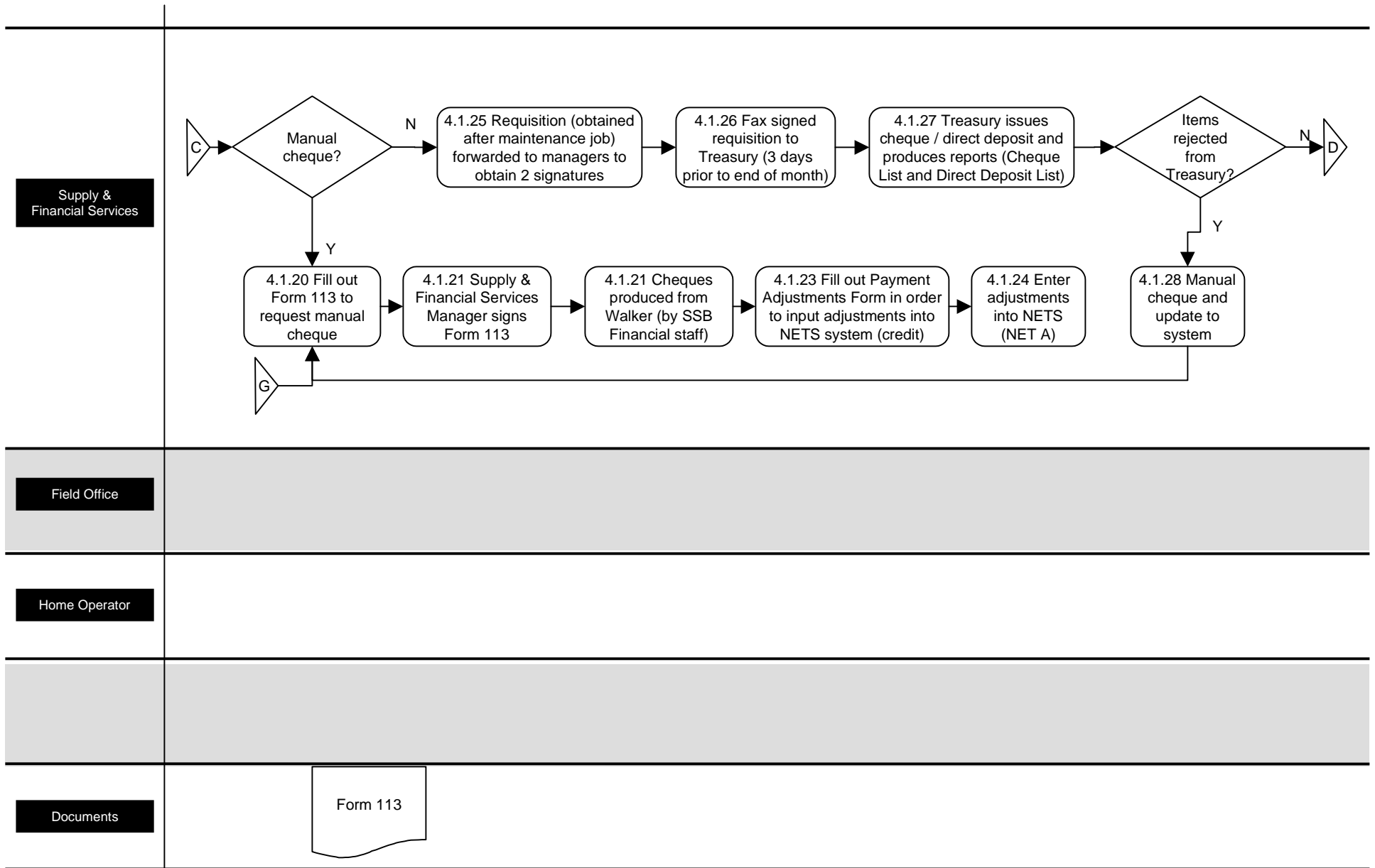
4.1 Home Owner Accounts / Per Diems Process



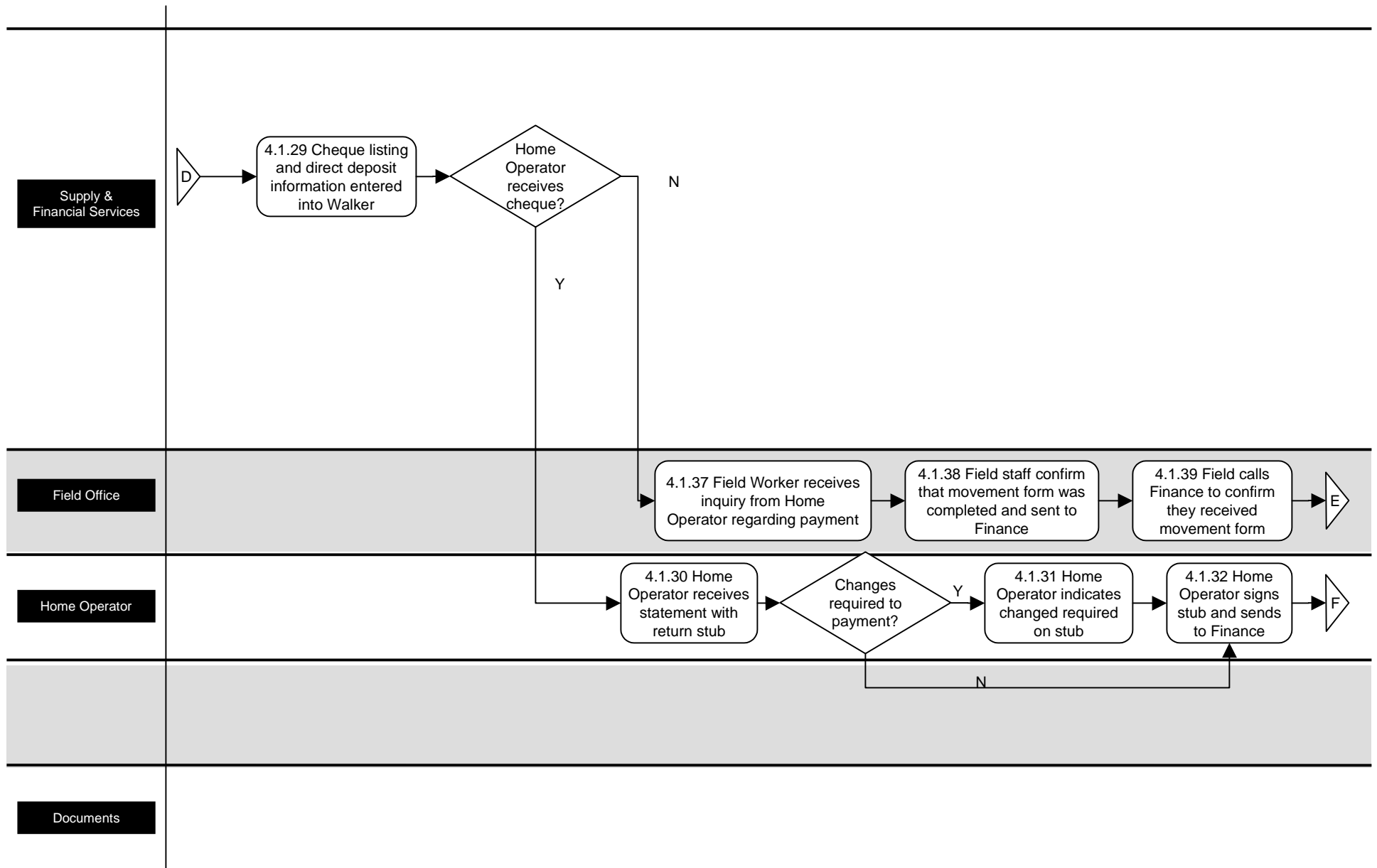
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