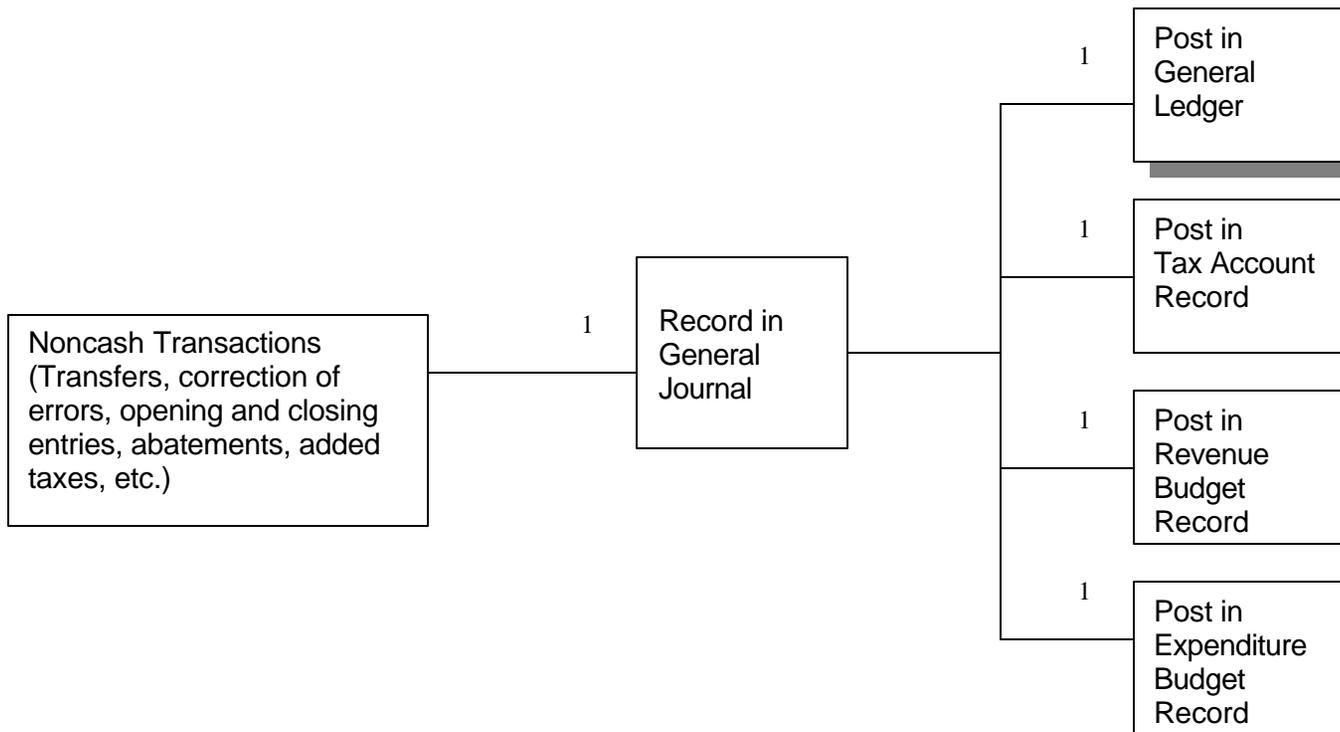


ILLUSTRATION 20

NONCASH TRANSACTIONS PROCEDURES



1. Auditor