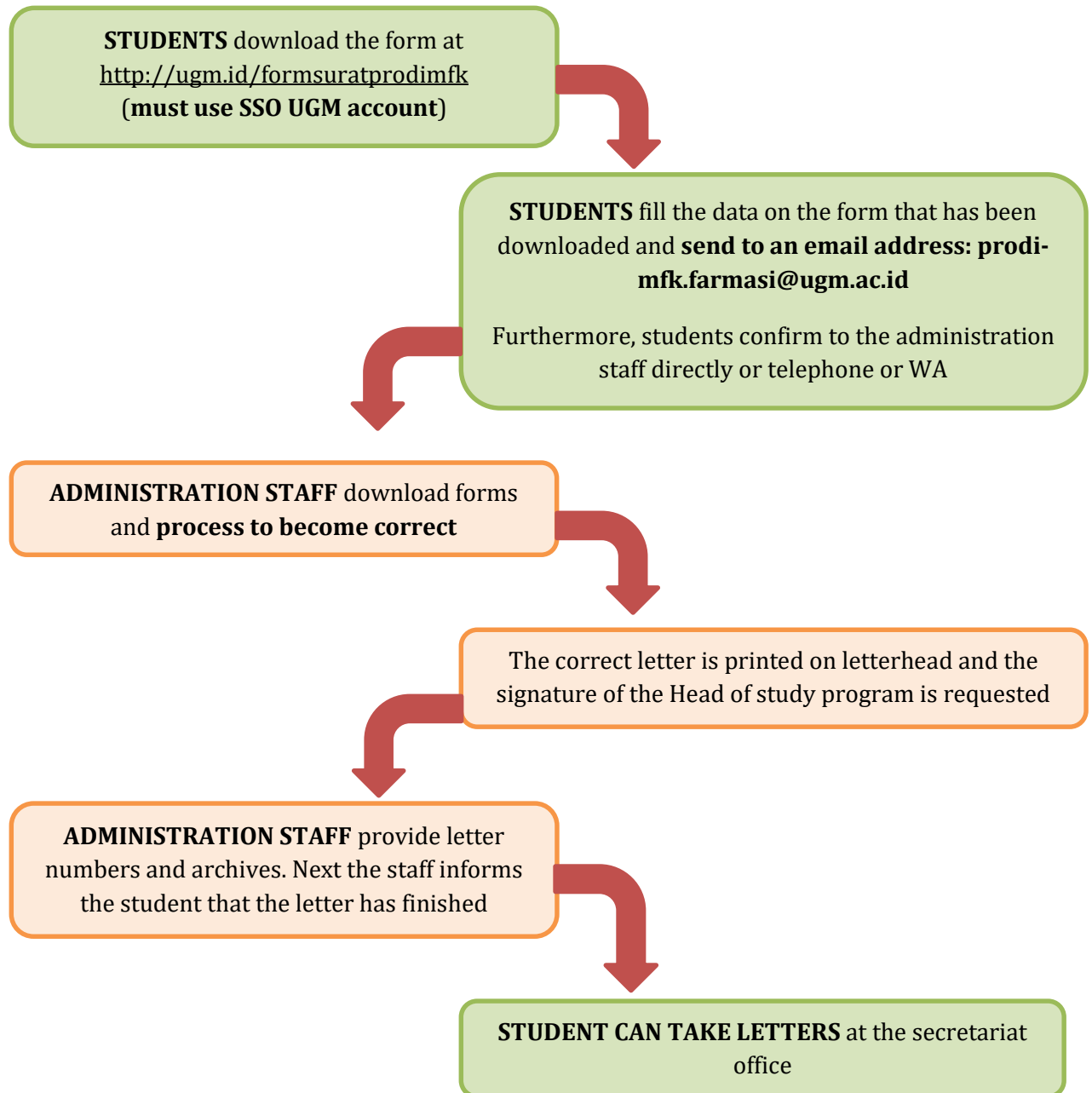


PROCEDURE OF INTERNAL LETTER SERVICE



PROCEDURE OF EXTERNAL LETTER SERVICE

