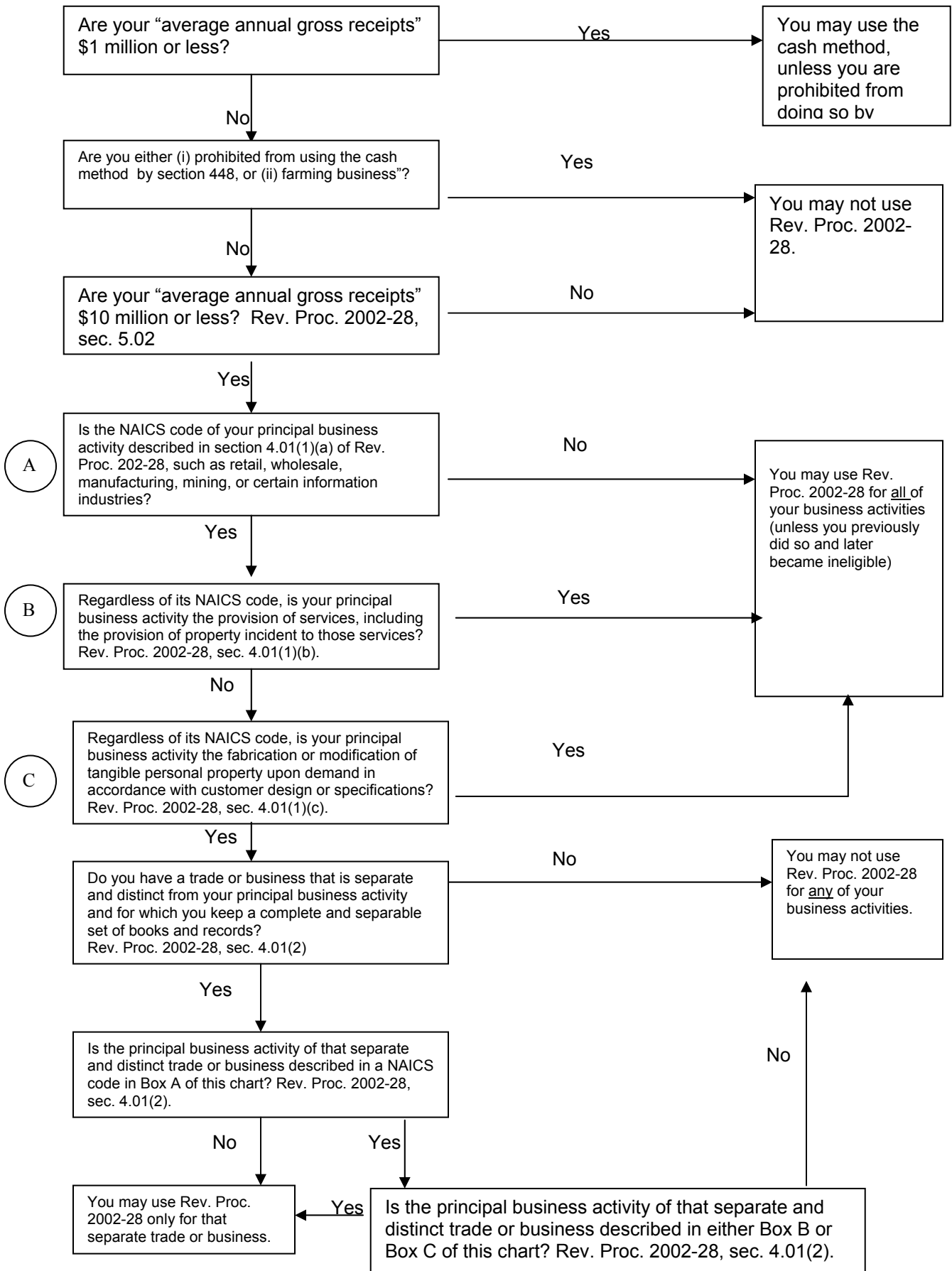


APPLICATION OF REV. PROC. 2002-28



Flow chart – Application of Revenue Procedure 2002-28