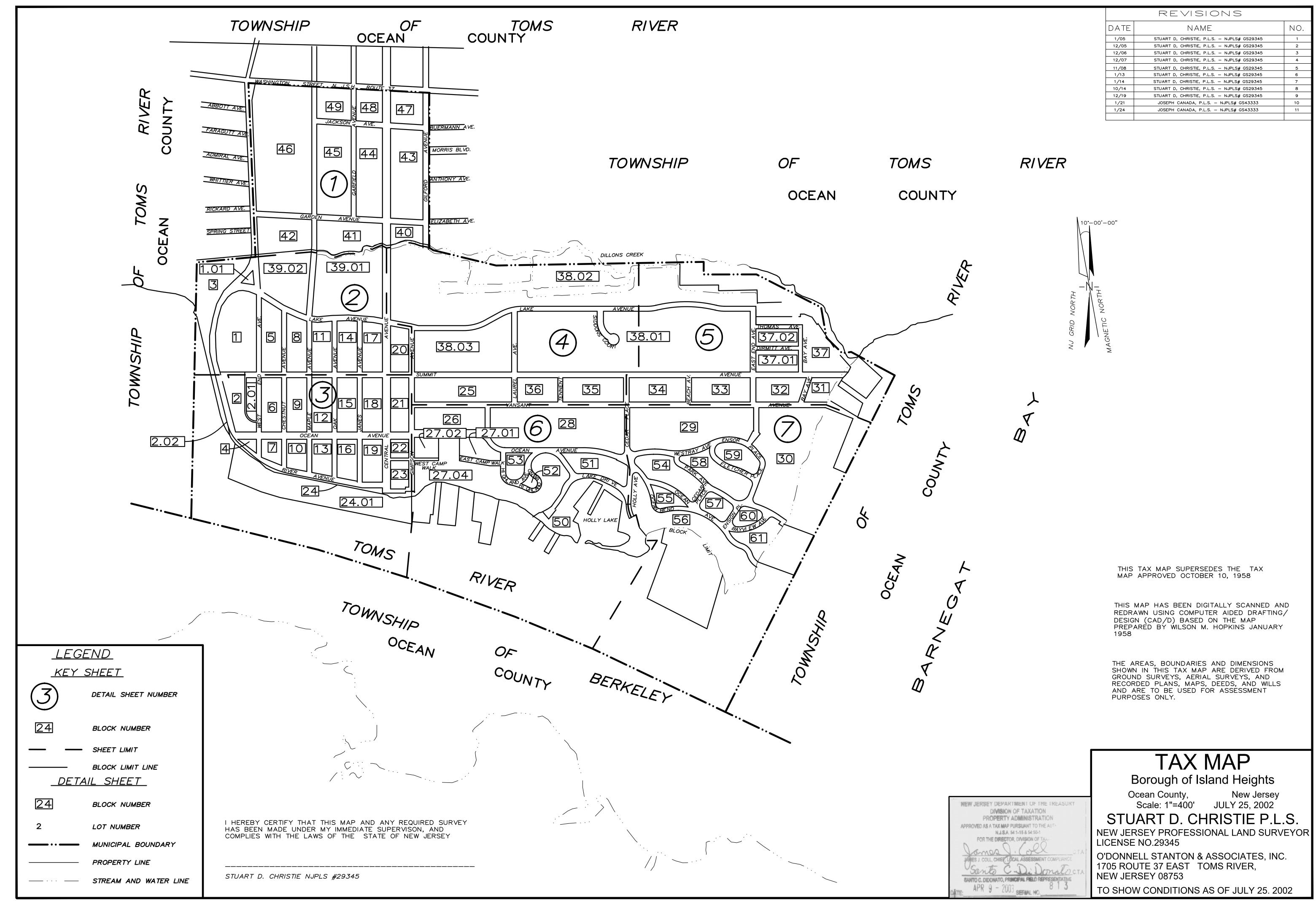
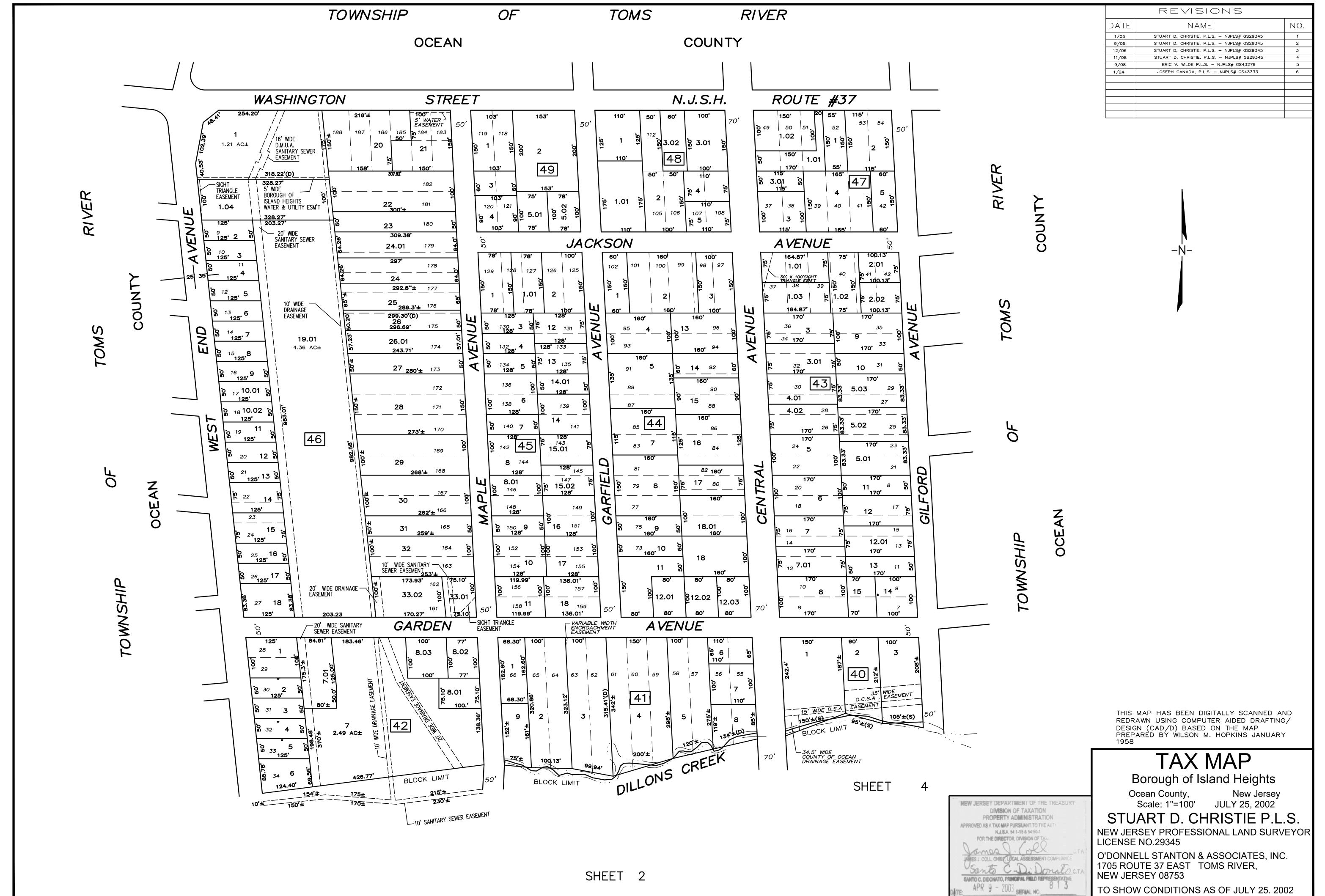
KEY SHEET





TO SHOW CONDITIONS AS OF JULY 25. 2002





