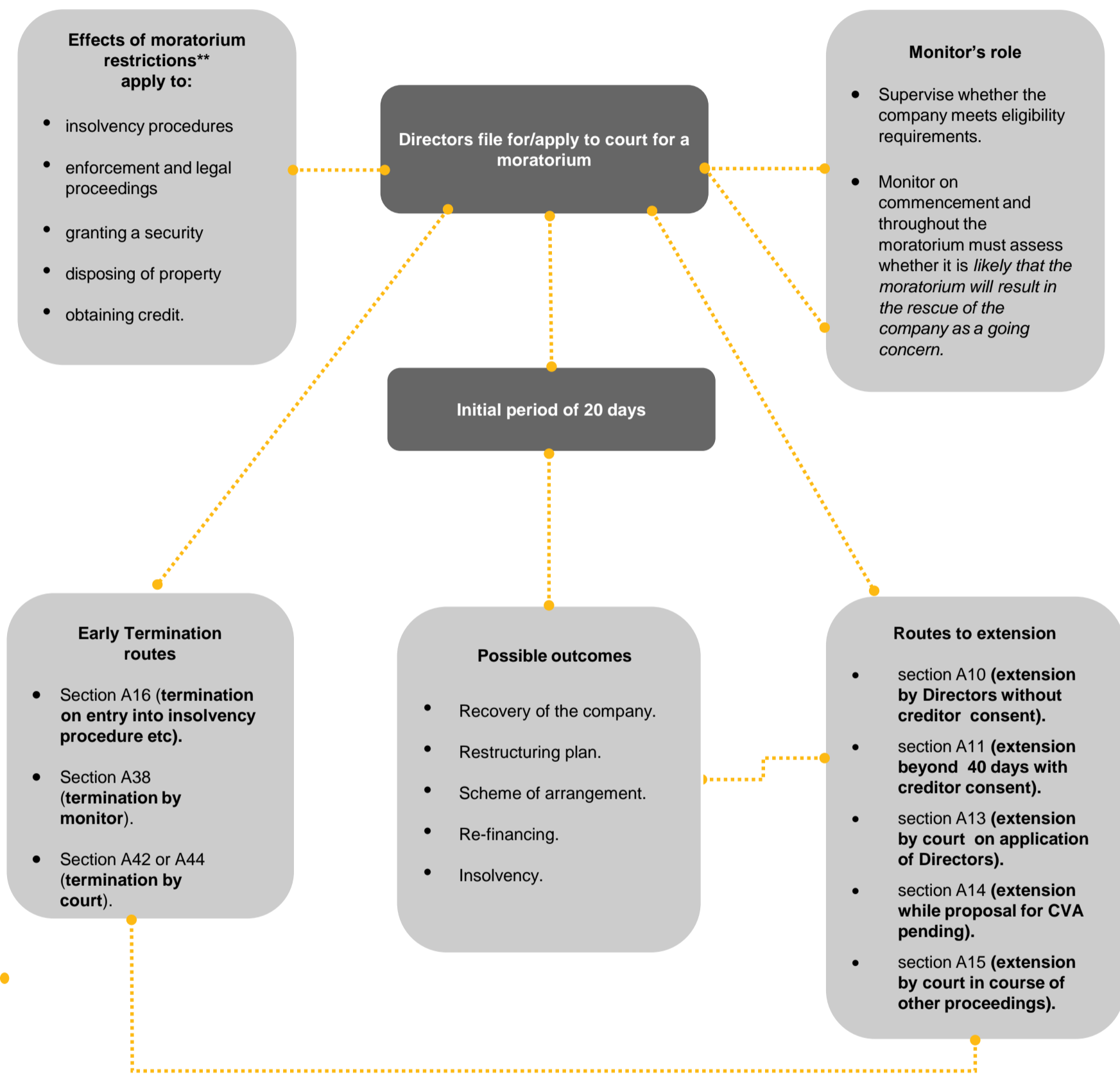


Diagram of the moratorium process



** see Sections 5 (Effects of Moratorium) and 10 (Restrictions) of the guidance for further information