APPENDIX A J
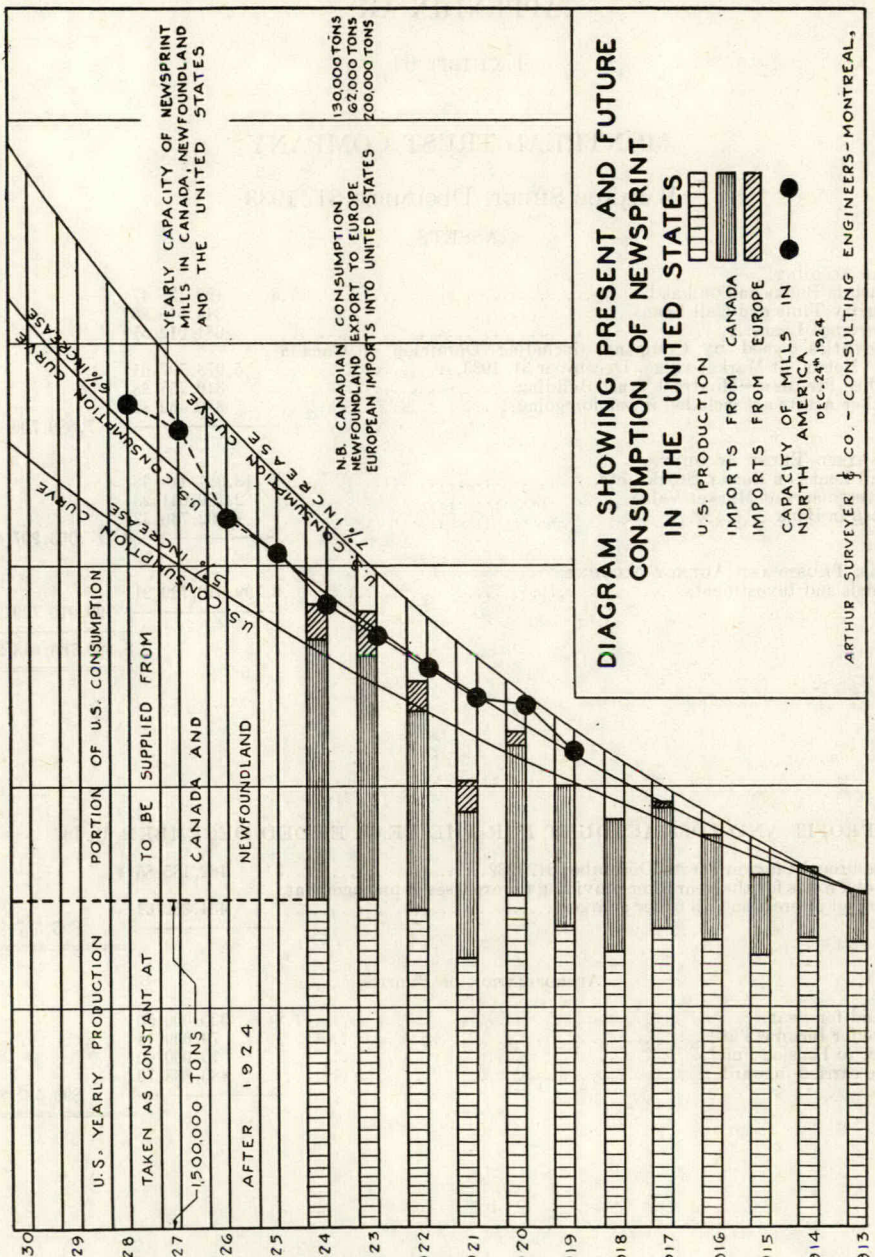
EXHIBIT 63