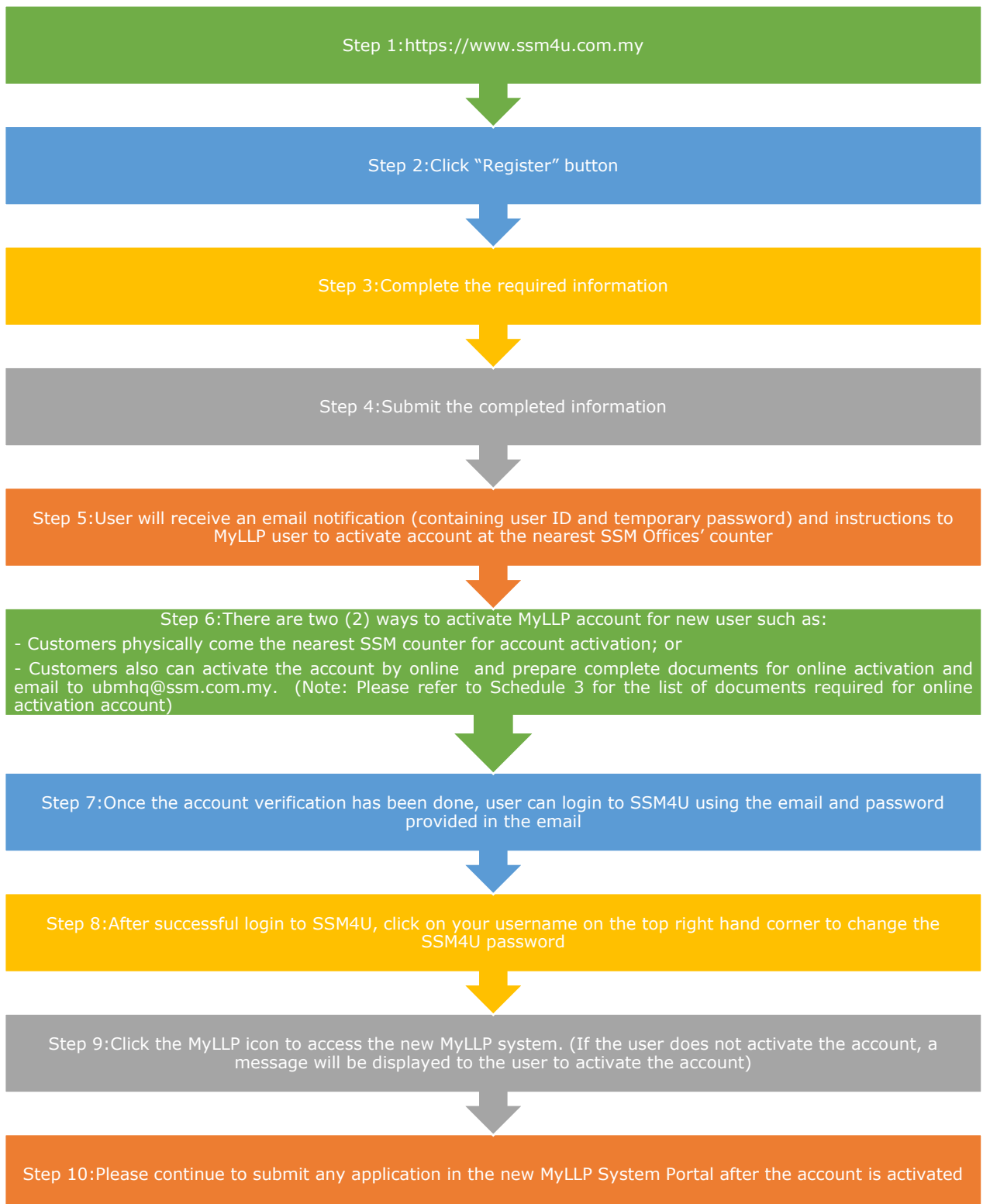


PROCEDURES FOR NEW USER



Schedule 2: New user registration procedures