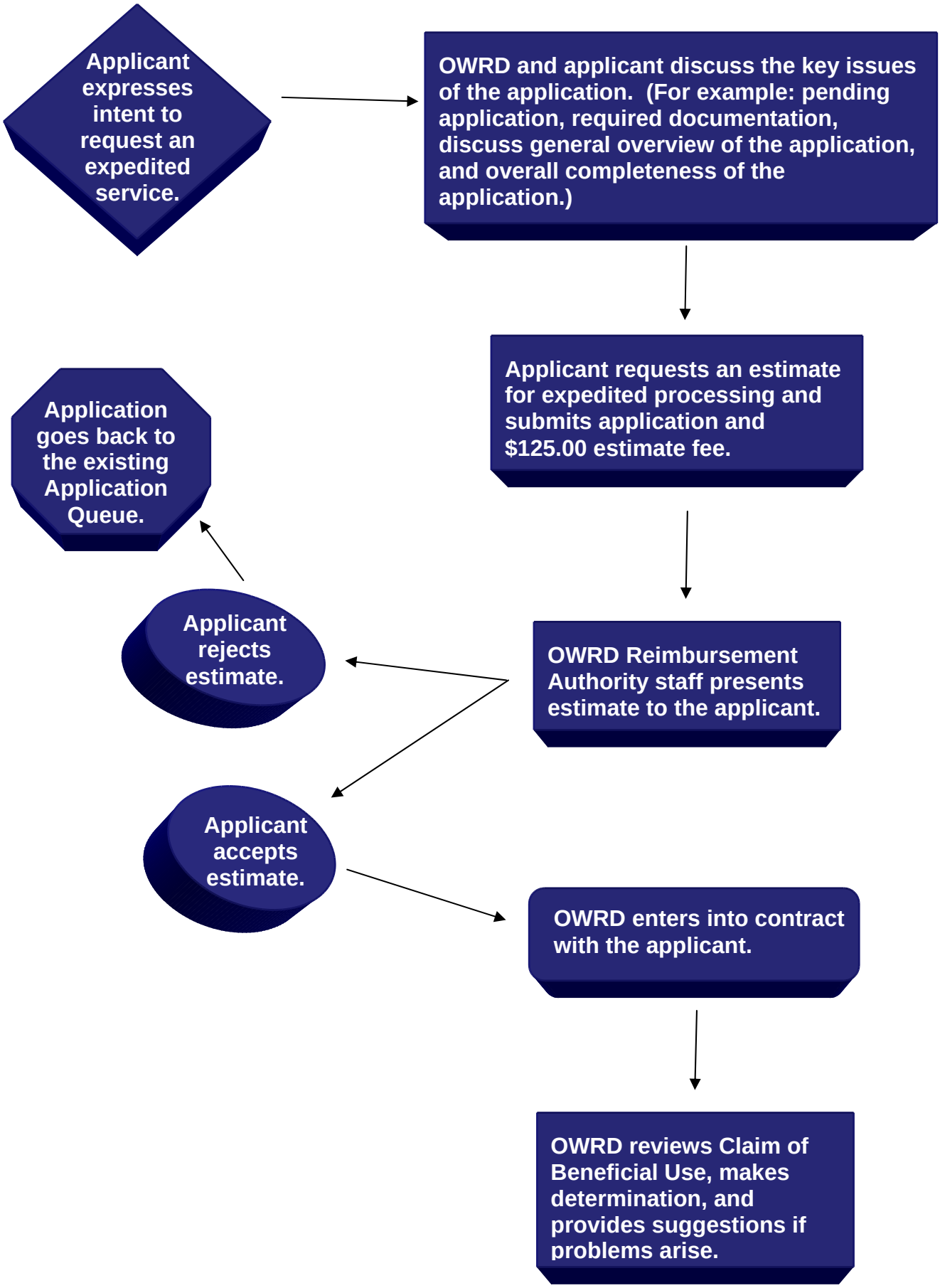CERTIFICATE REIMBURSEMENT AUTHORITY PROGRAM