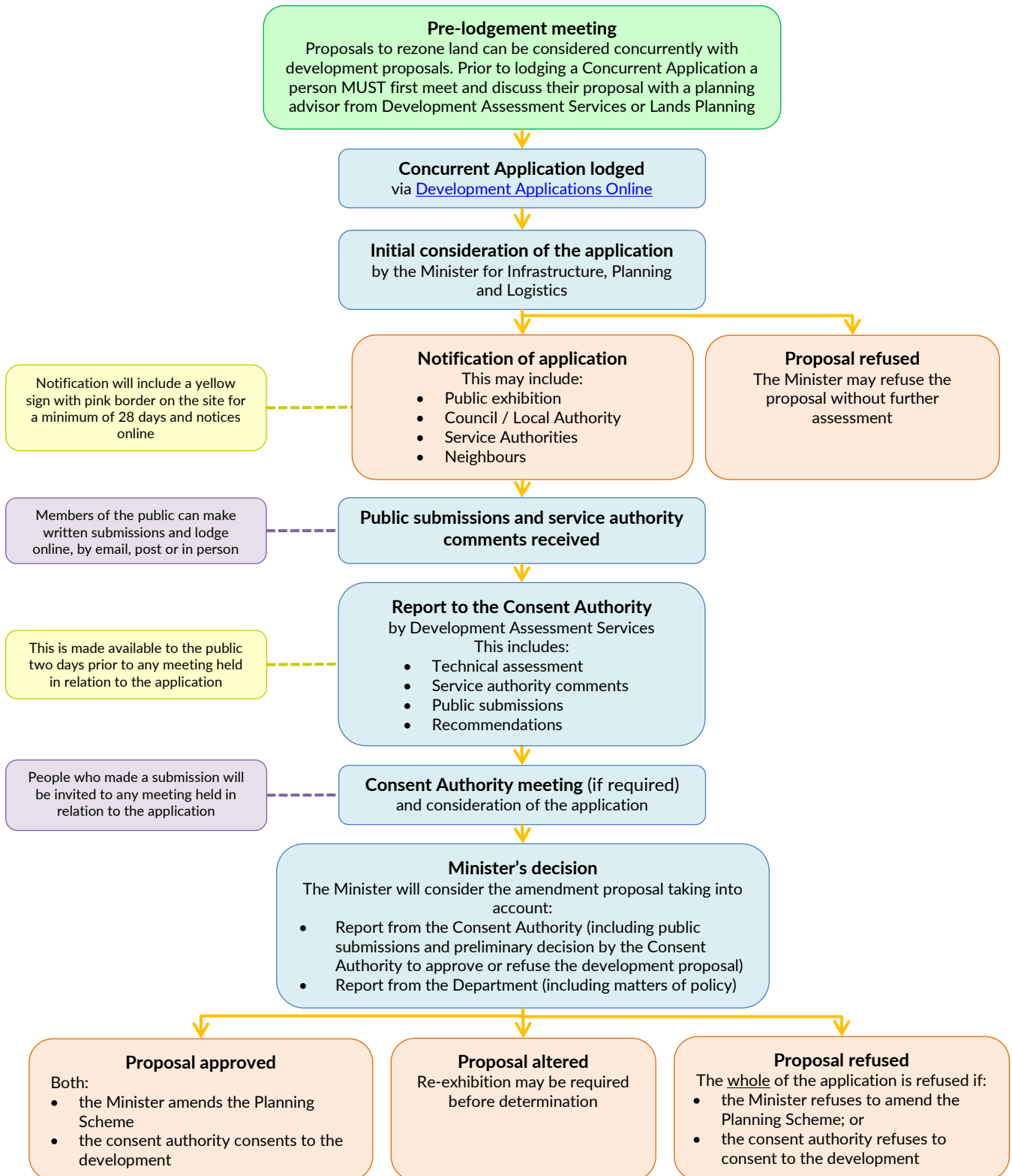


Concurrent Application Flow Chart



Note: An application may be deferred at any stage if further information is considered necessary to enable proper assessment of the proposal