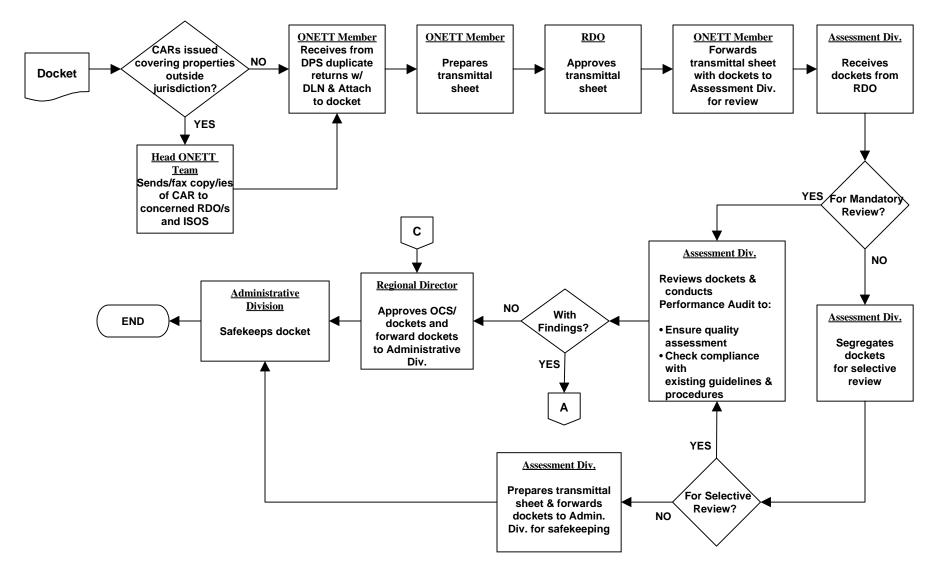
ONE-TIME TRANSACTION (ONETT) PROCESS FLOWCHART



ONETT-ProcessFlow(Ver3-PRT) 04/04/03