APPENDIX A
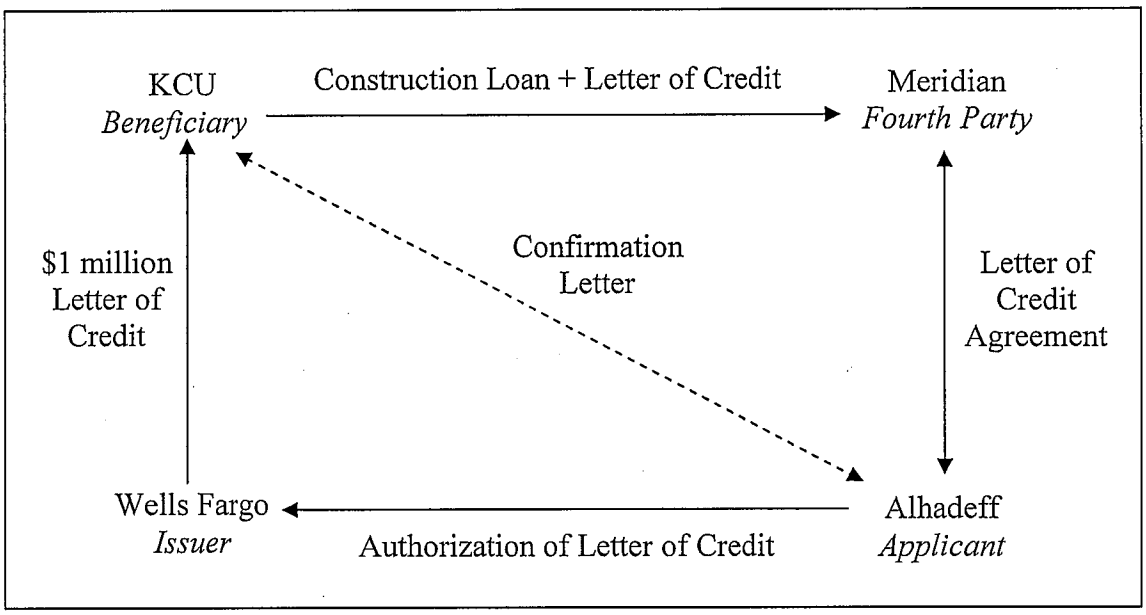
Diagram of Letter of Credit Transaction