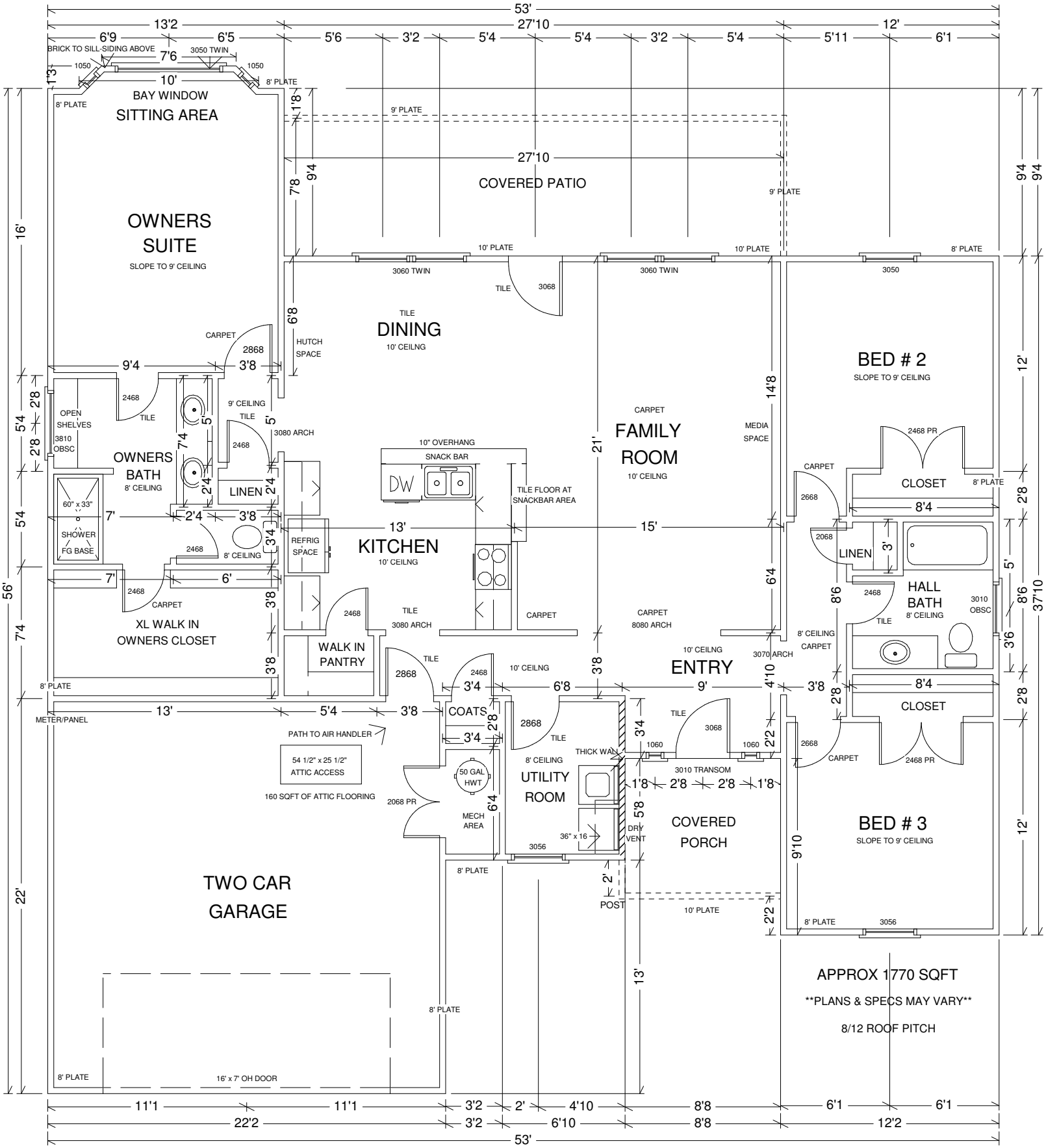

FREMONT PLAN