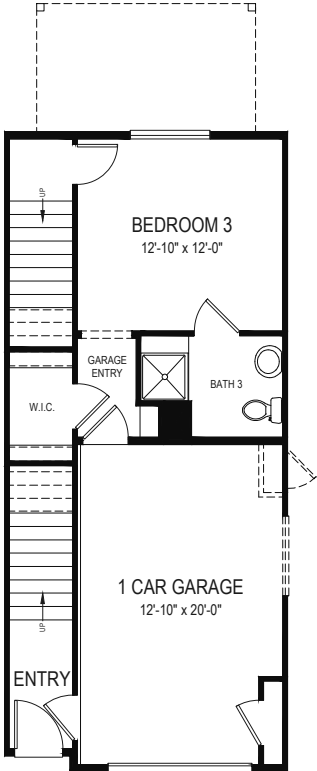


CIERRA PLAN



LOWER LEVEL