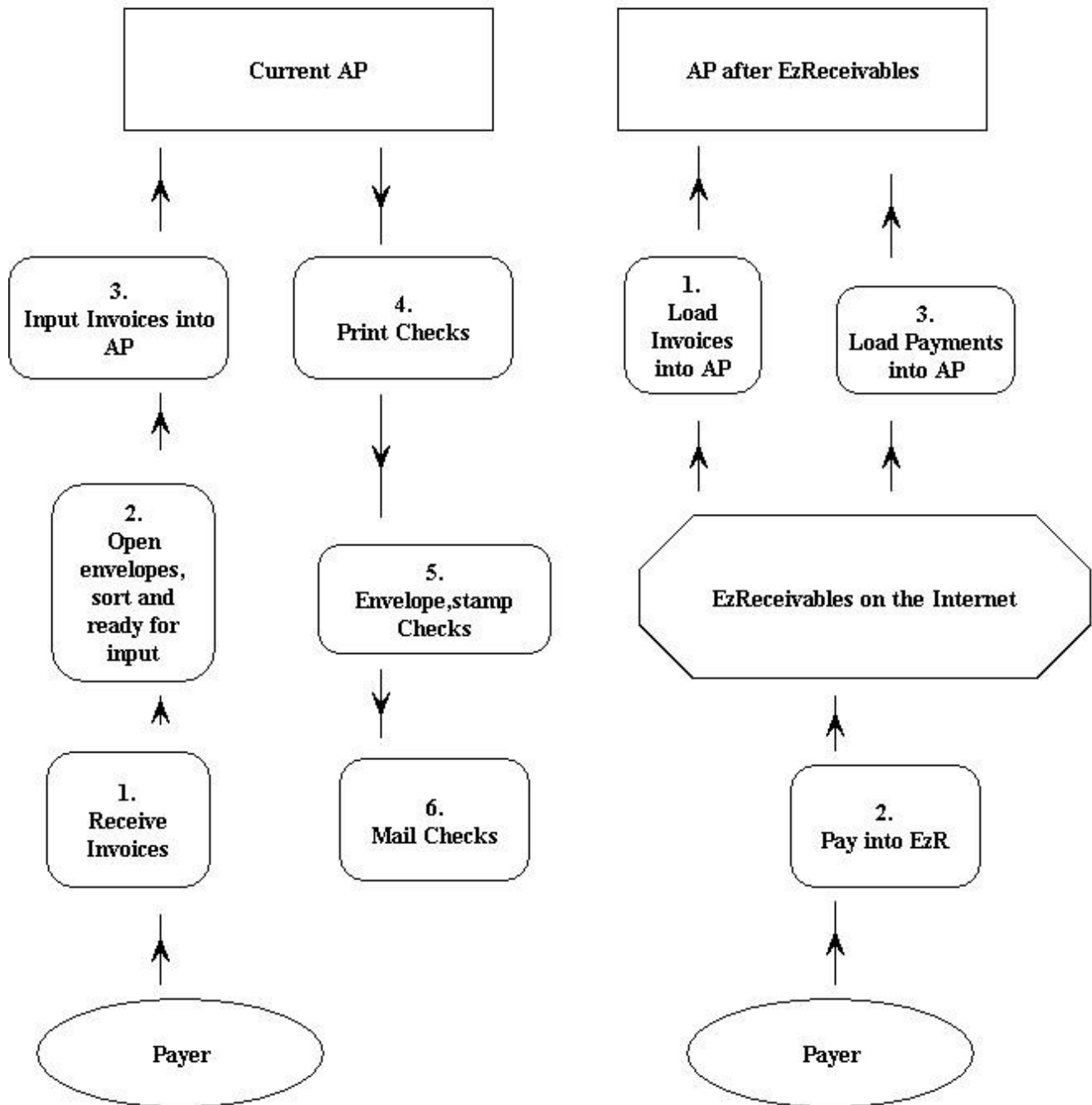


AP ADVANTAGES



Step 1-3 is manual.
Step 4 is electronic.
Step 5 and 6 are manual.

All Steps paper intensive.

All manual process subject to human error.

All Steps electronic.
No manual process.

No paper involved in any Step.

No human error since no manual process.