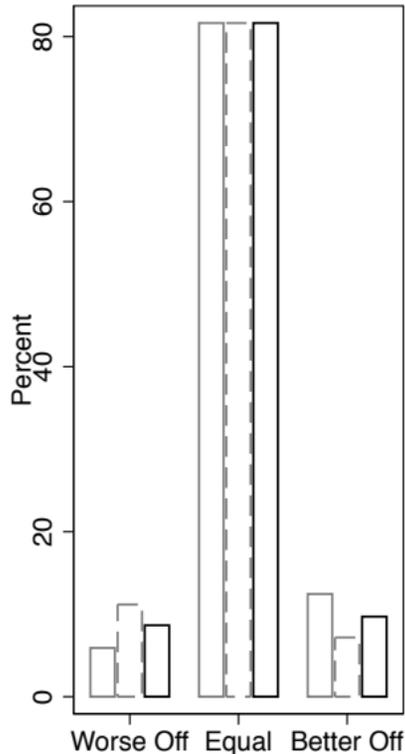
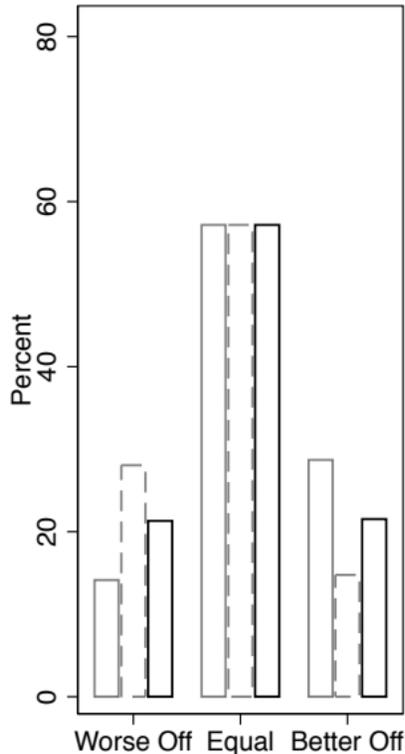


Panel A:
Offered Commitment



Panel B:
Mandated Advance



Panel C:
Tailored Mandate

