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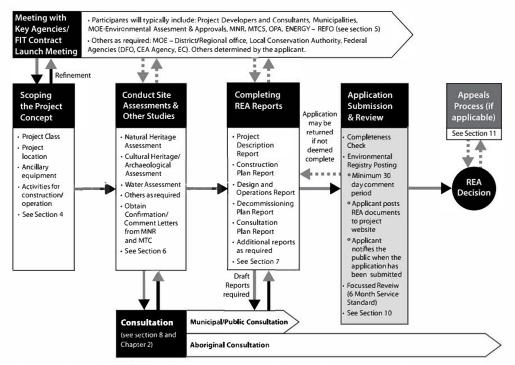


Figure 4: Overview of the principal elements of the REA application process. See sections 4-11 for more detailed information on requirements of each element.