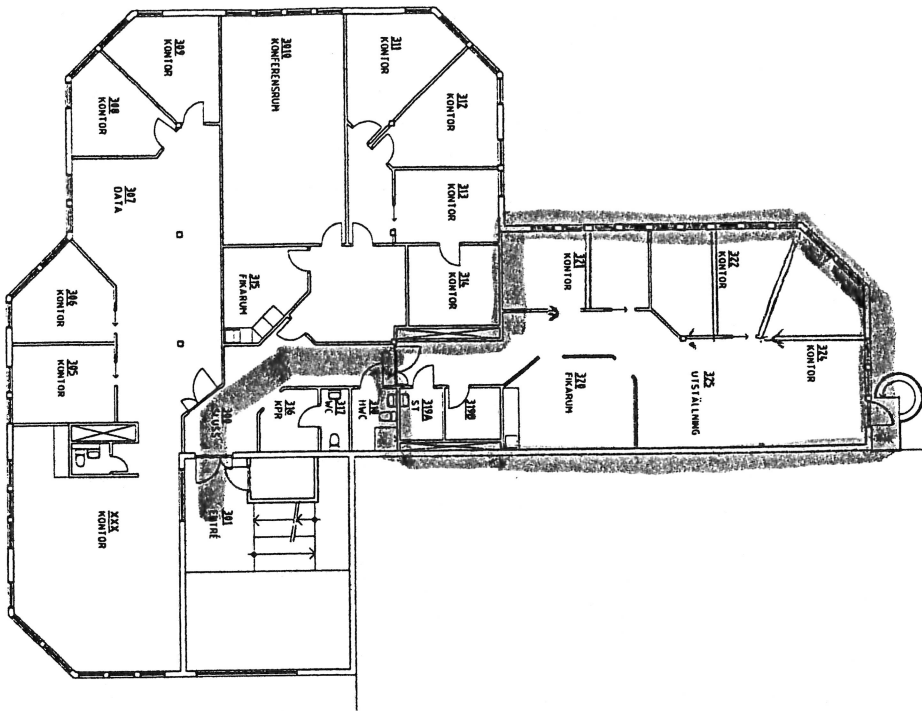


KREF.



PLAN 3