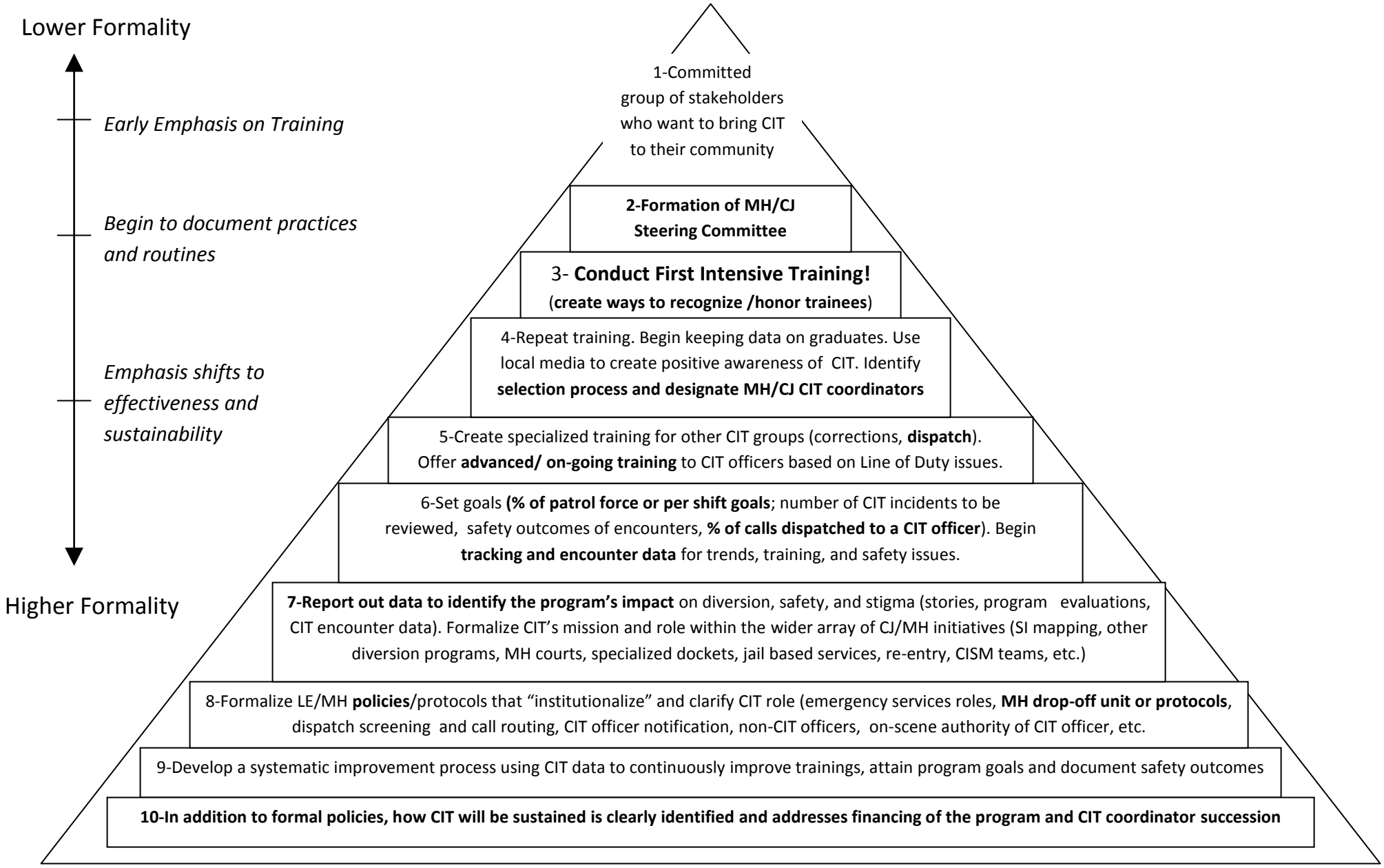
CIT PROGRAM EVOLUTION



Lilley/ December 2009, revised 2012