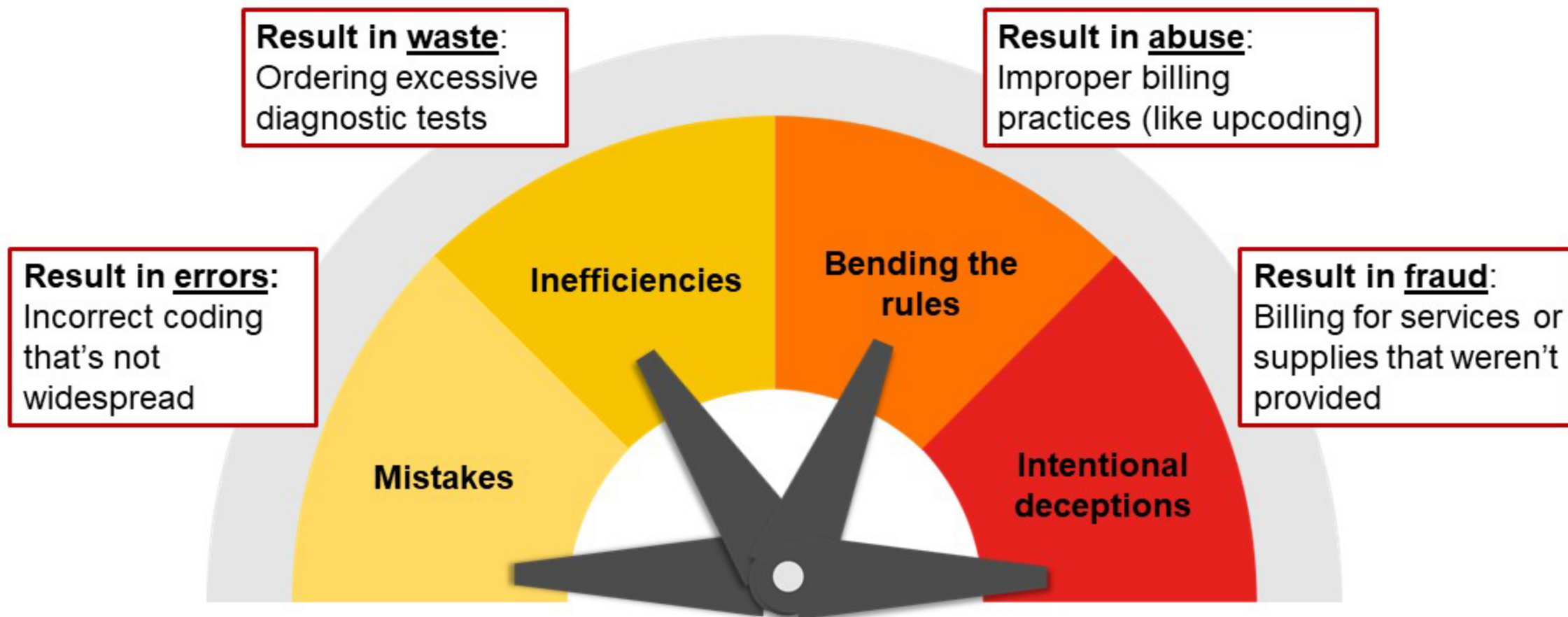


Level of Intent



★ **NOTE:** Since fraud is ultimately determined by our judicial system, typically we note “potential fraud” until the judicial system has made a decision.