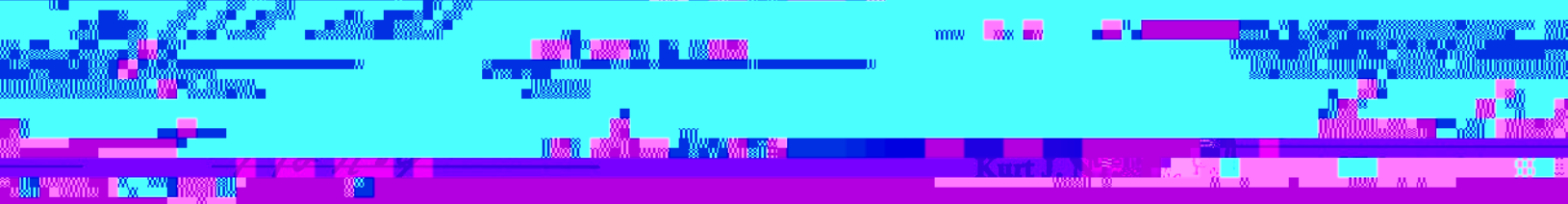
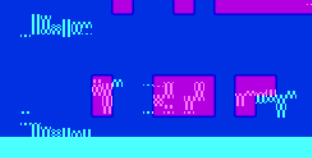


MEMORANDUM OF UNDERSTANDING

The International Associati



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