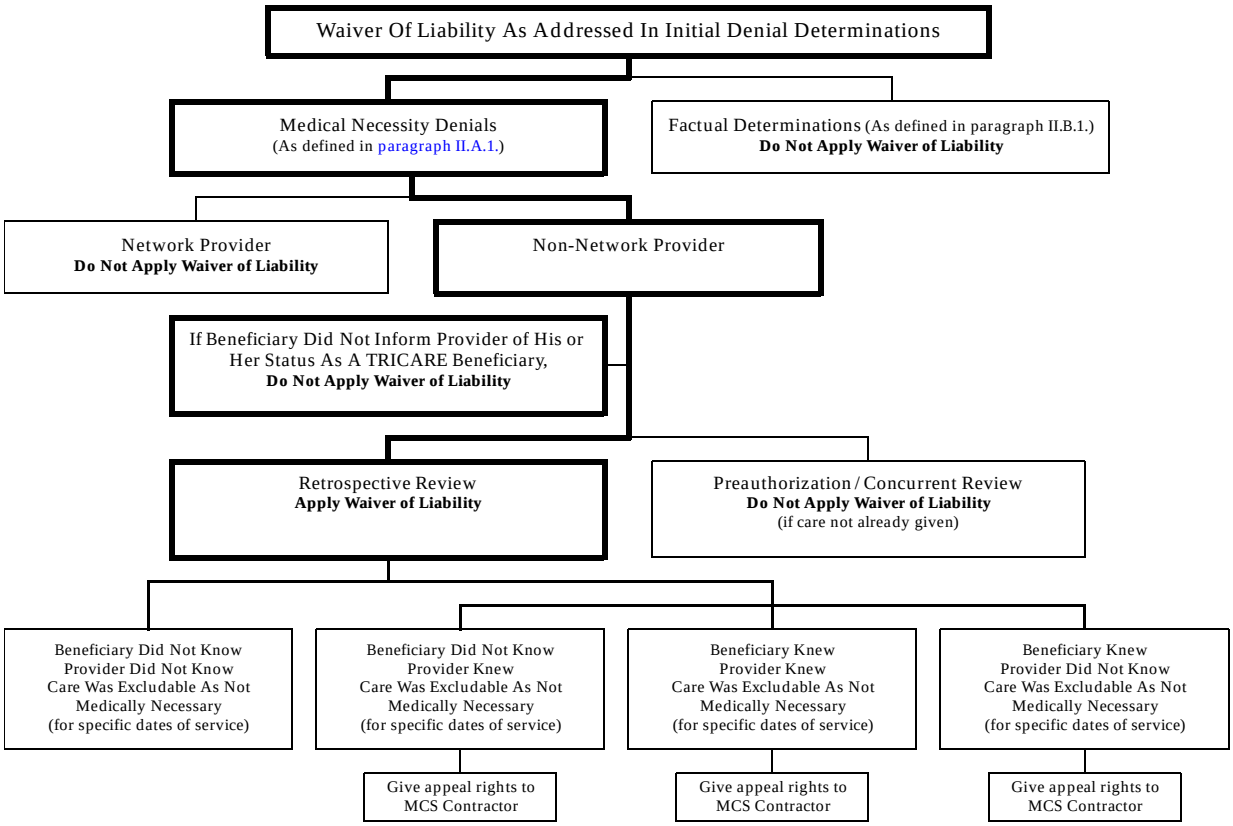
CHAPTER 13
SECTION 16.1
ADDENDUM 1

WAIVER OF LIABILITY - INITIAL DENIAL DETERMINATIONS