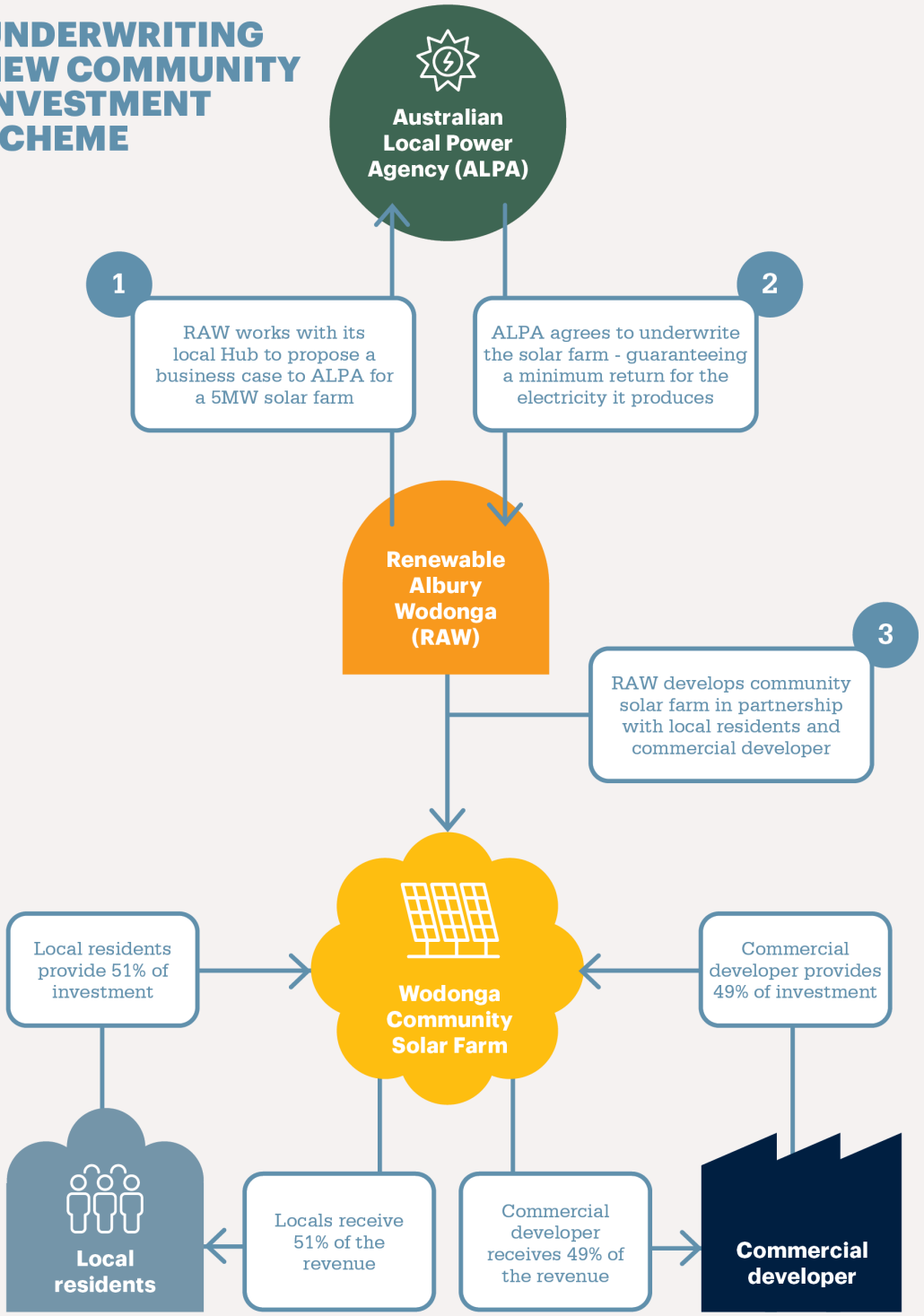UNDERWRITING NEW COMMUNITY INVESTMENT SCHEME