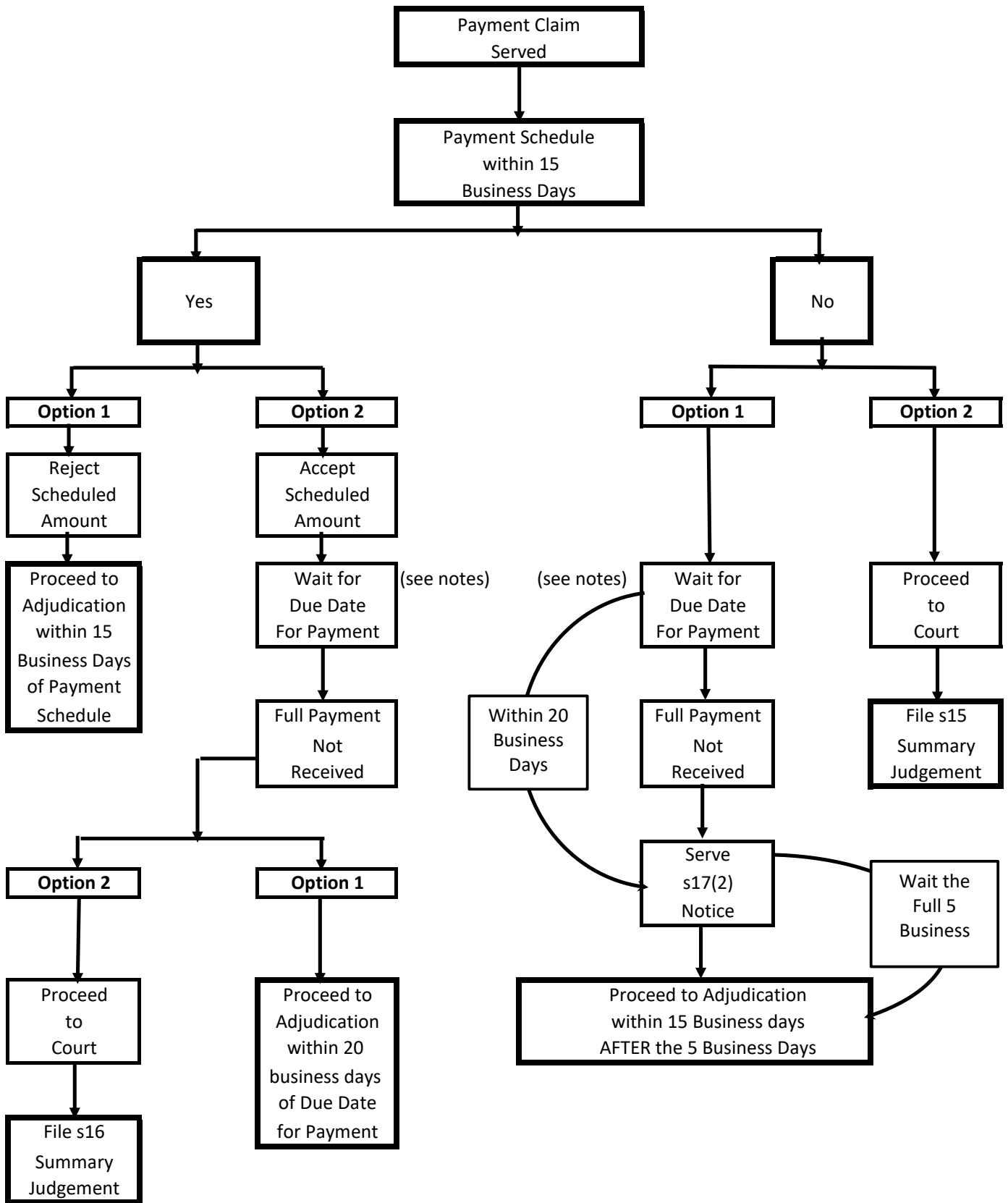


SA SECURITY OF PAYMENT FLOWCHART



NOTES

SA DUE DATES FOR PAYMENT

Either

- 1. Contract Payment Terms OR
- 2. BCISOP Act Defaults

SA BCISOP Act

Default - 15 business days