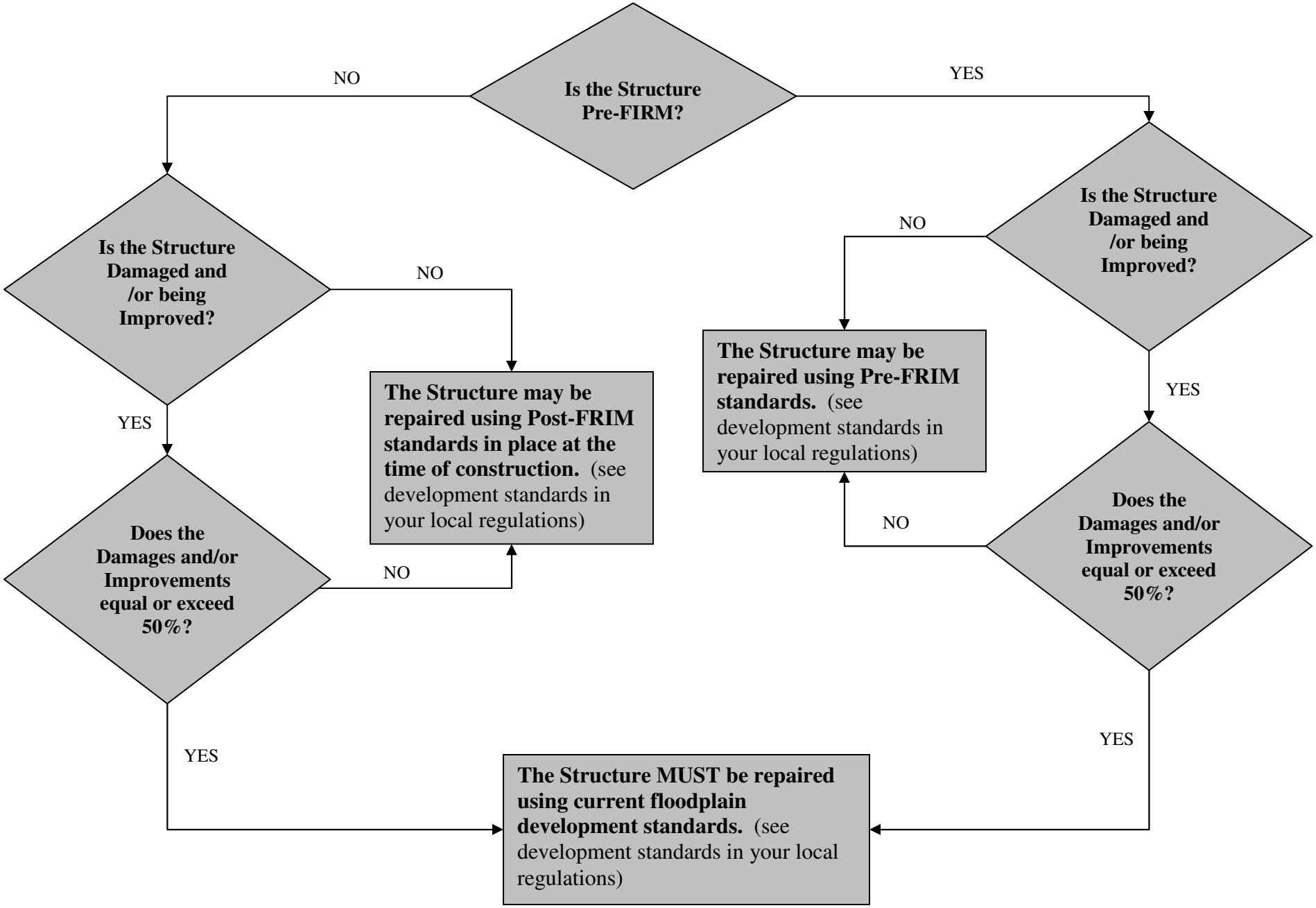SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE FLOW CHART