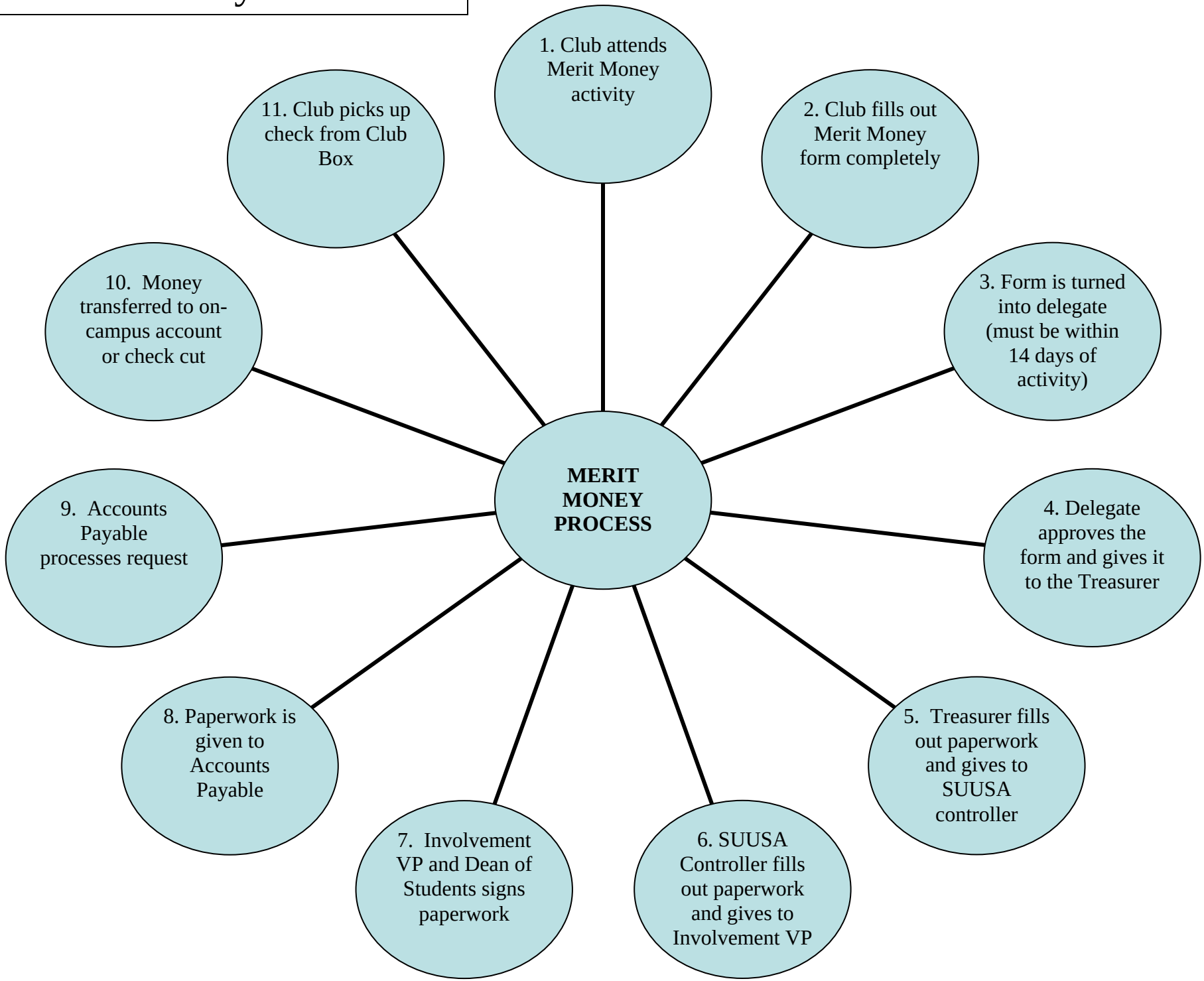Merit Money Process