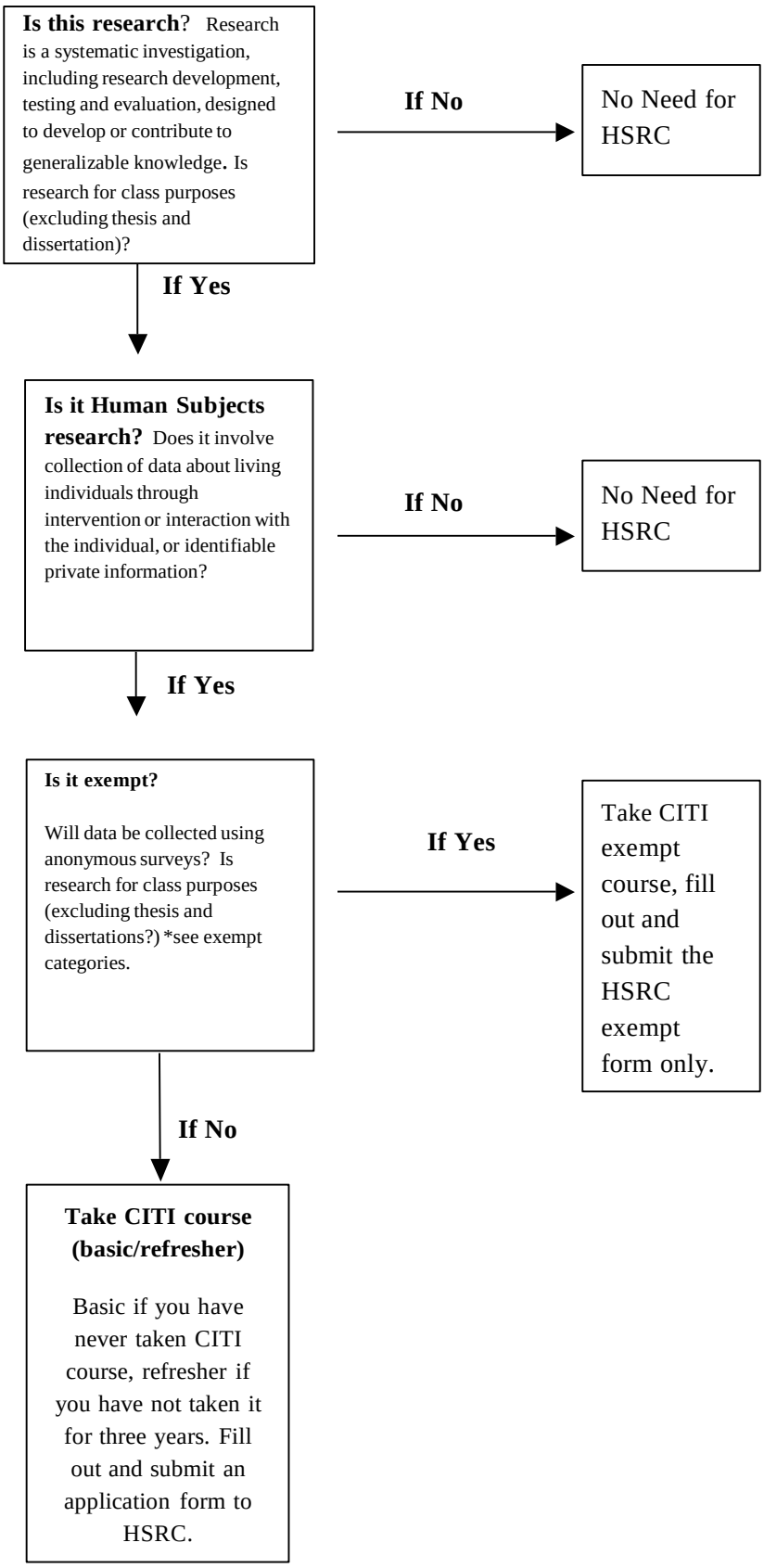HSRC APPLICATION PROCESS FLOWCHART