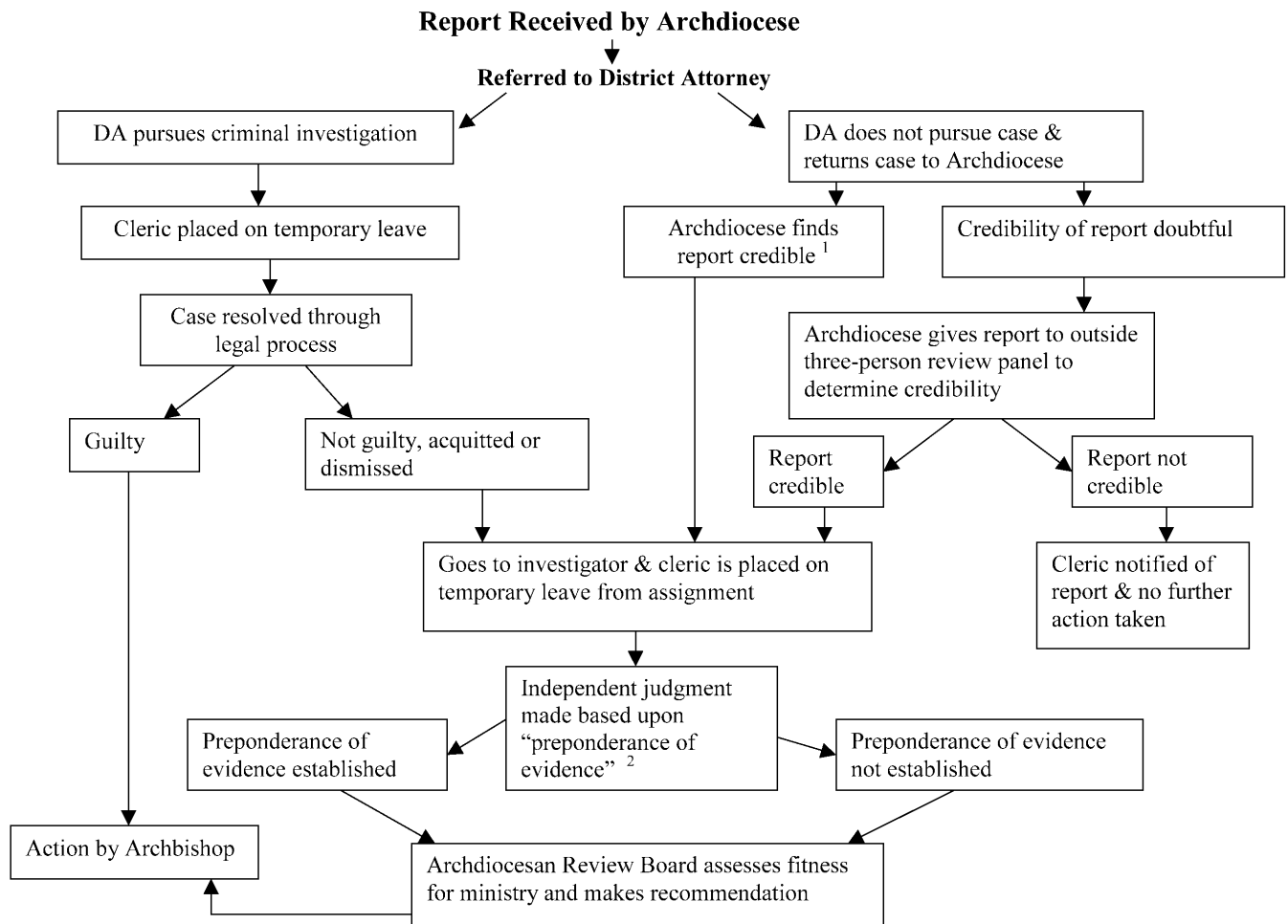


APPENDIX B



¹ Credibility is defined as: Is it believable, i.e. would a reasonable person believe it?

² Preponderance of evidence is defined as: Is it more likely than not that the incident occurred?