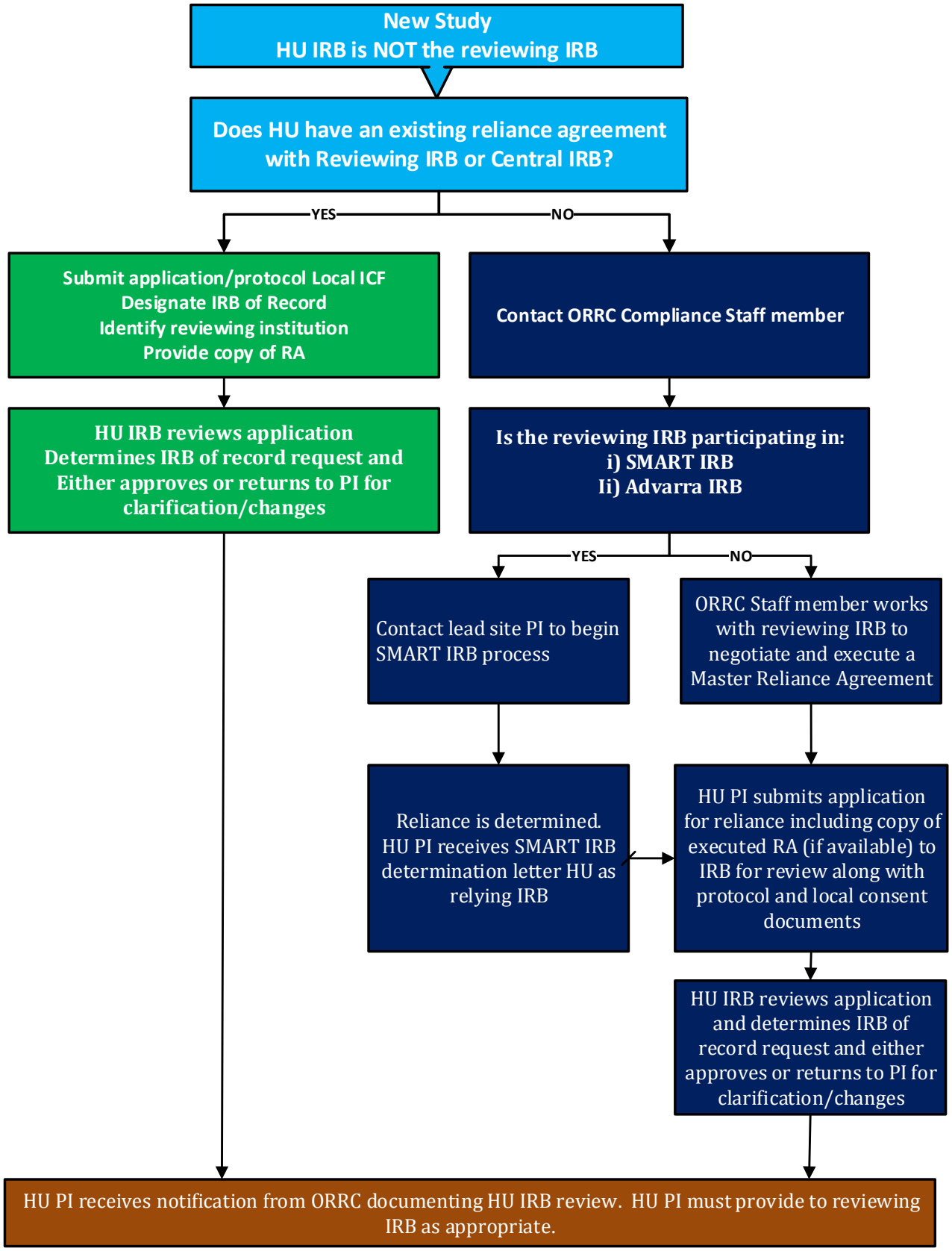THE HOWARD UNIVERSITY RELIANCE AGREEMENT FLOW CHAT