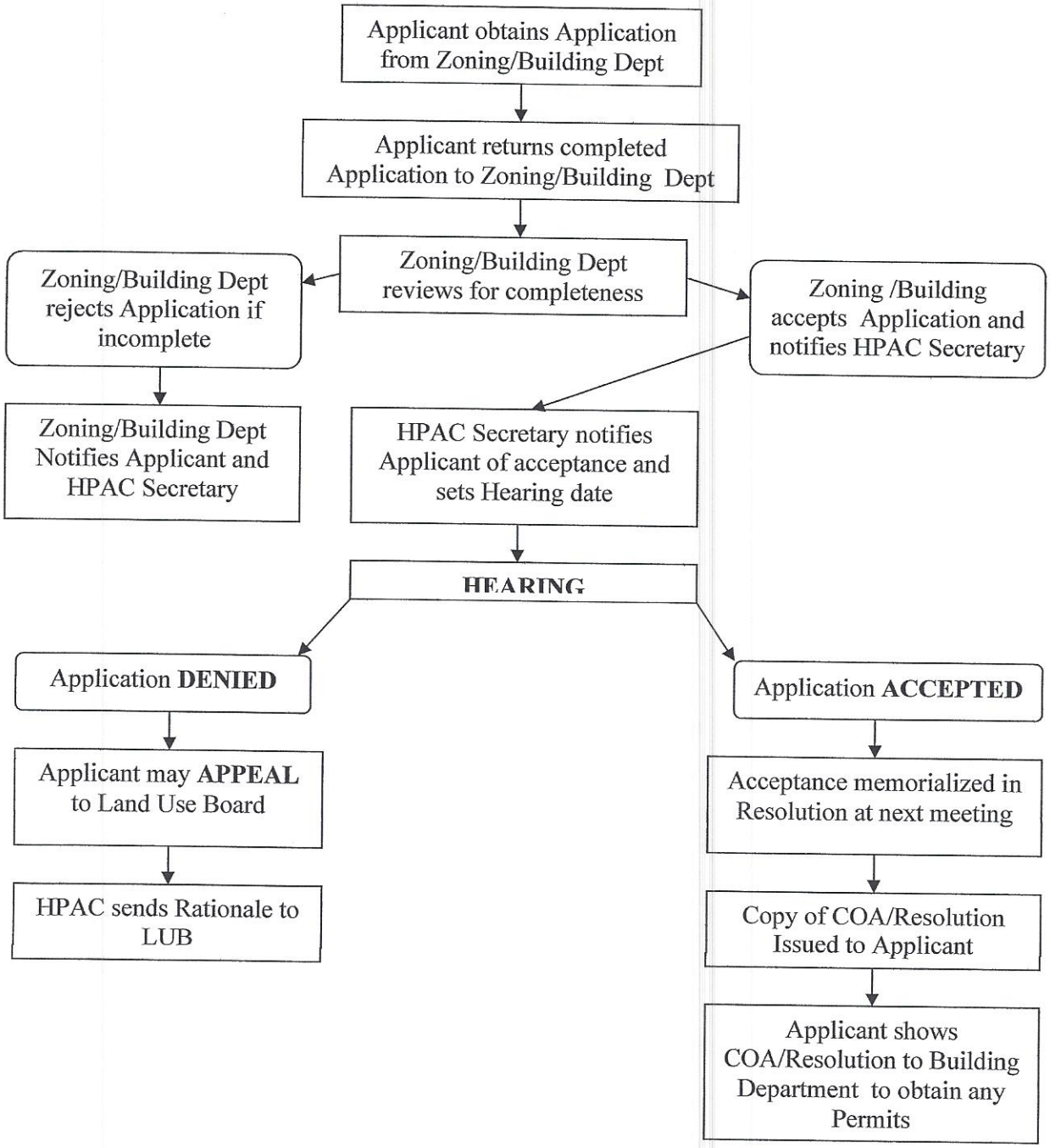COA APPLICATION PROCESS