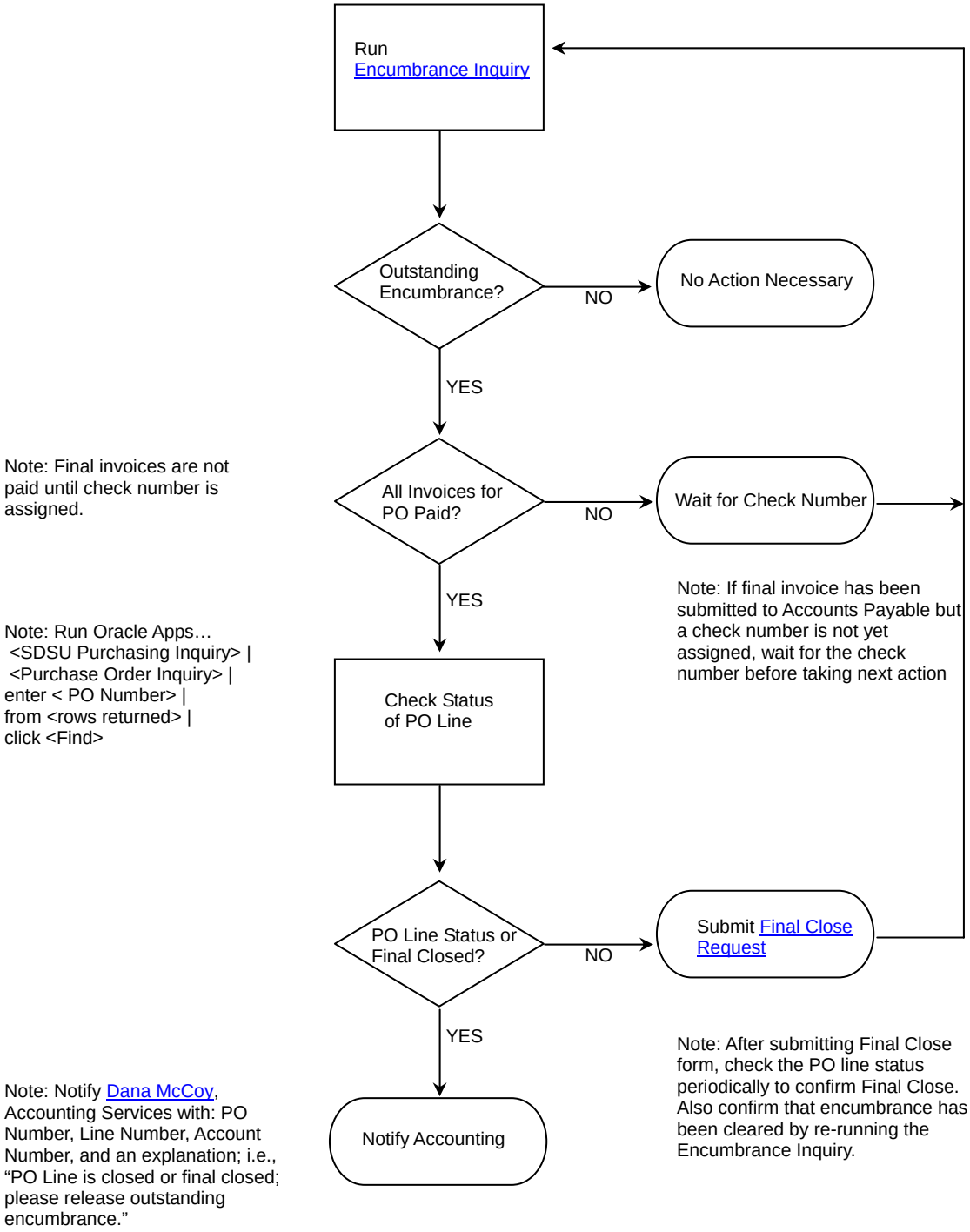ENCUMBRANCE REVIEW FLOWCHART