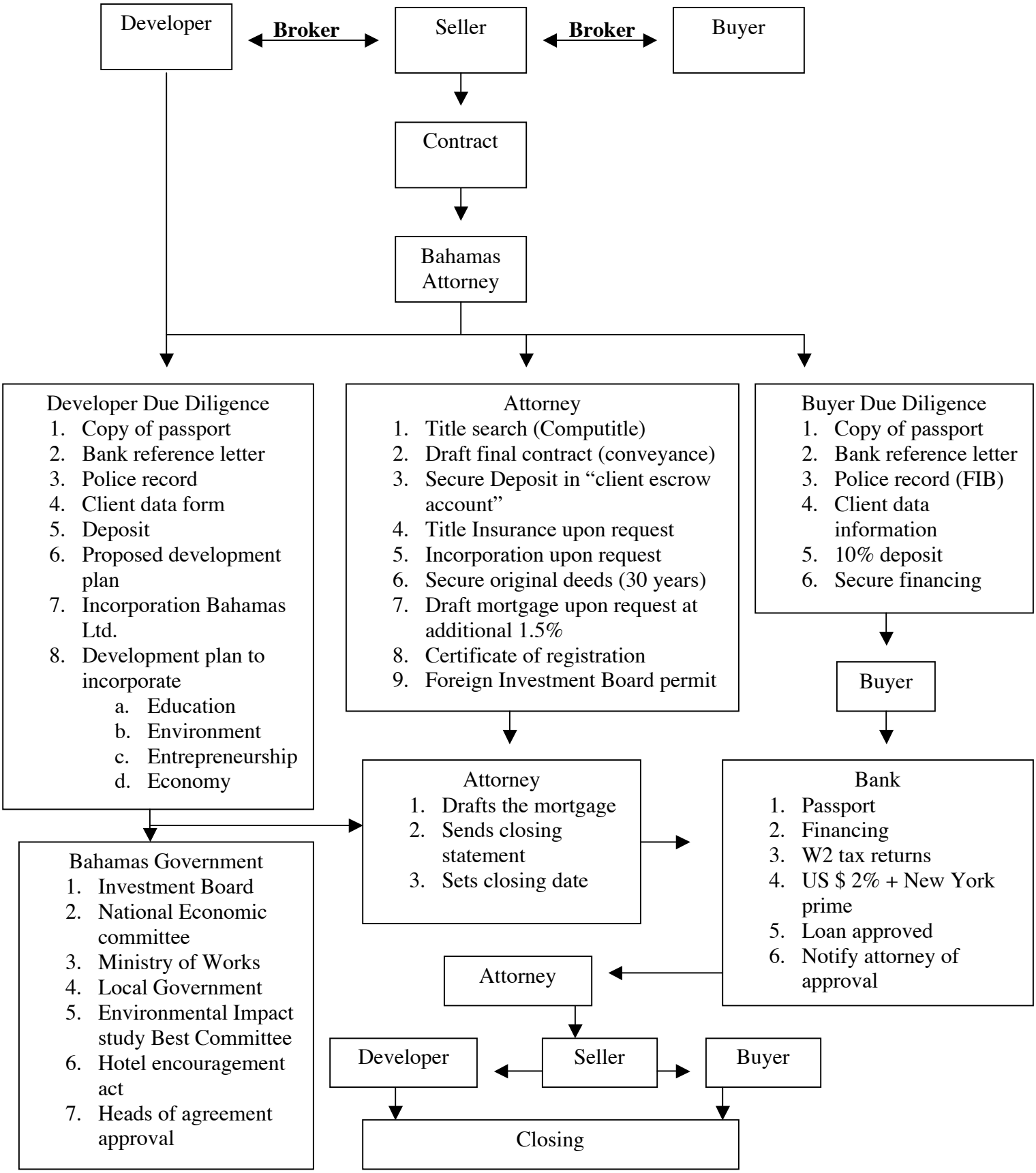BUYERS FLOW CHART