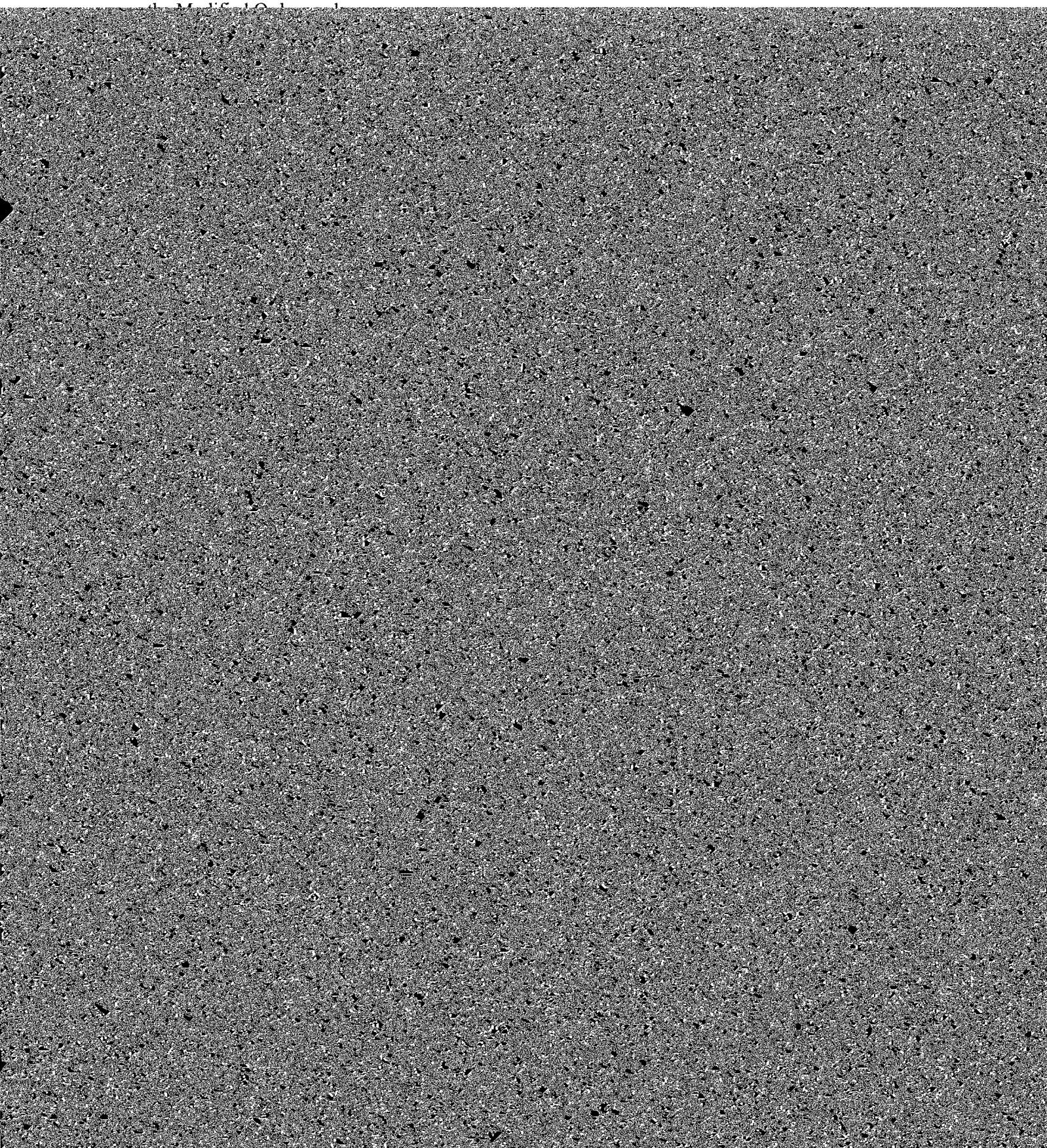
do not charge the nondiscretionary markup to applicants in a manner that violates Section II of



maintain a mandatory fair lending training program. The content and implementation of the