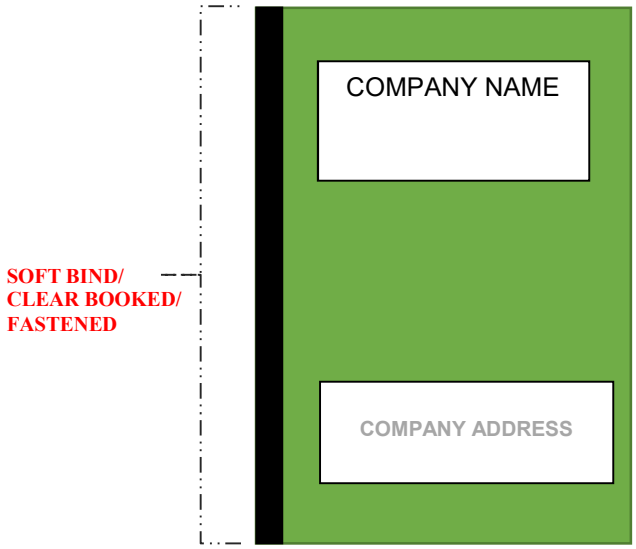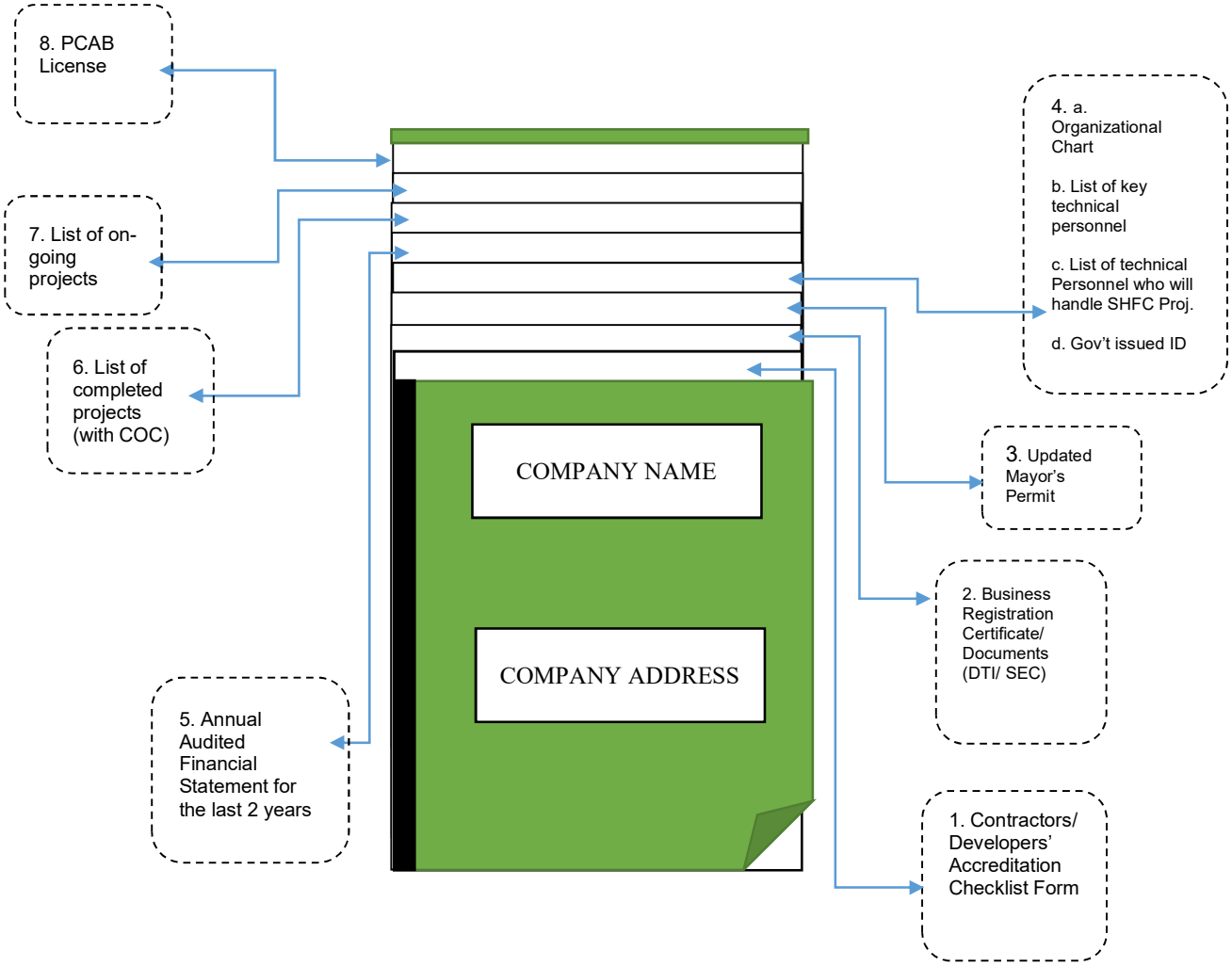SHFC CONTRACTOR/ DEVELOPER APPLICATION FOLDER ANATOMY