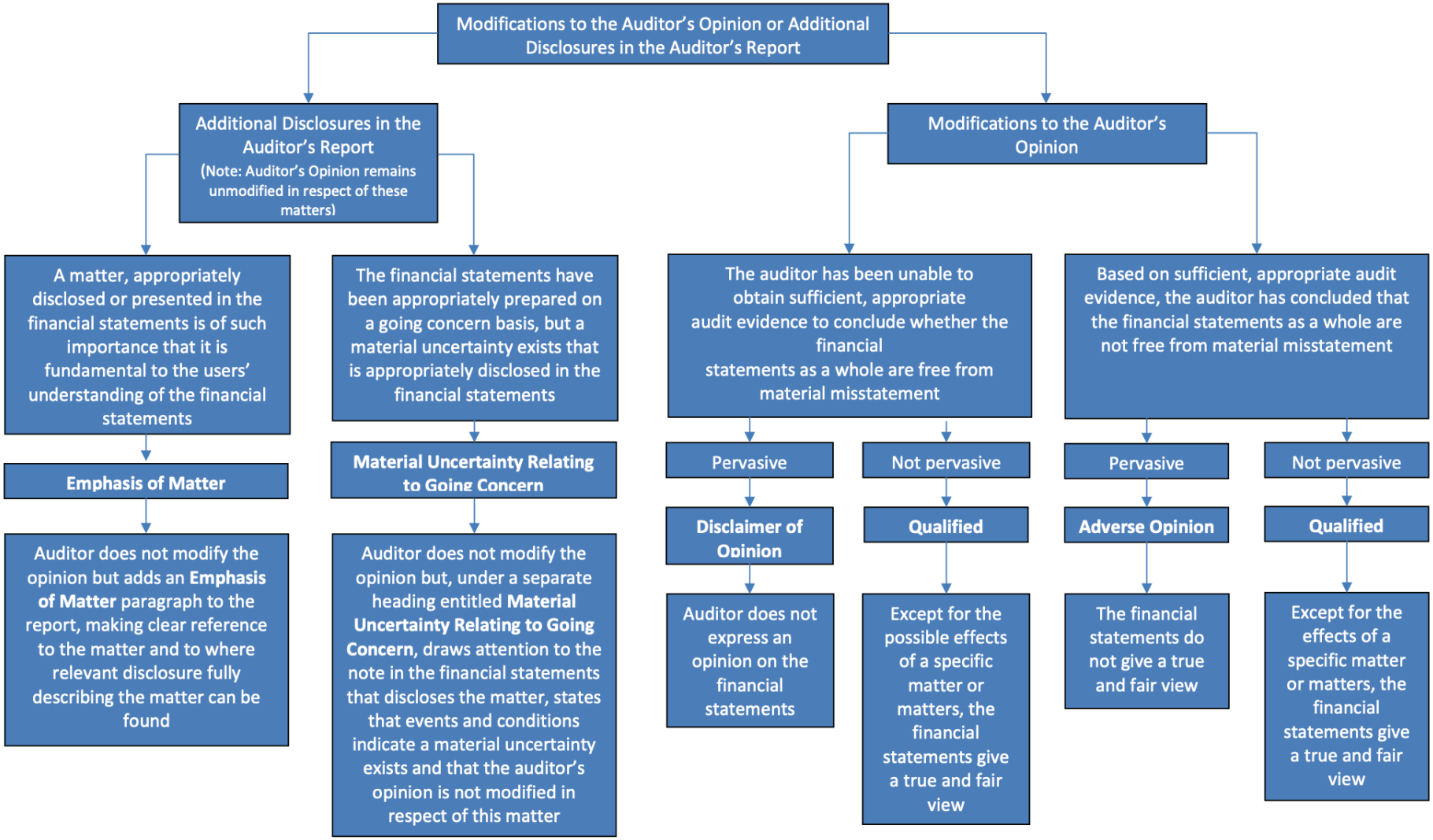FRC chart of audit opinion modifications and report disclosures