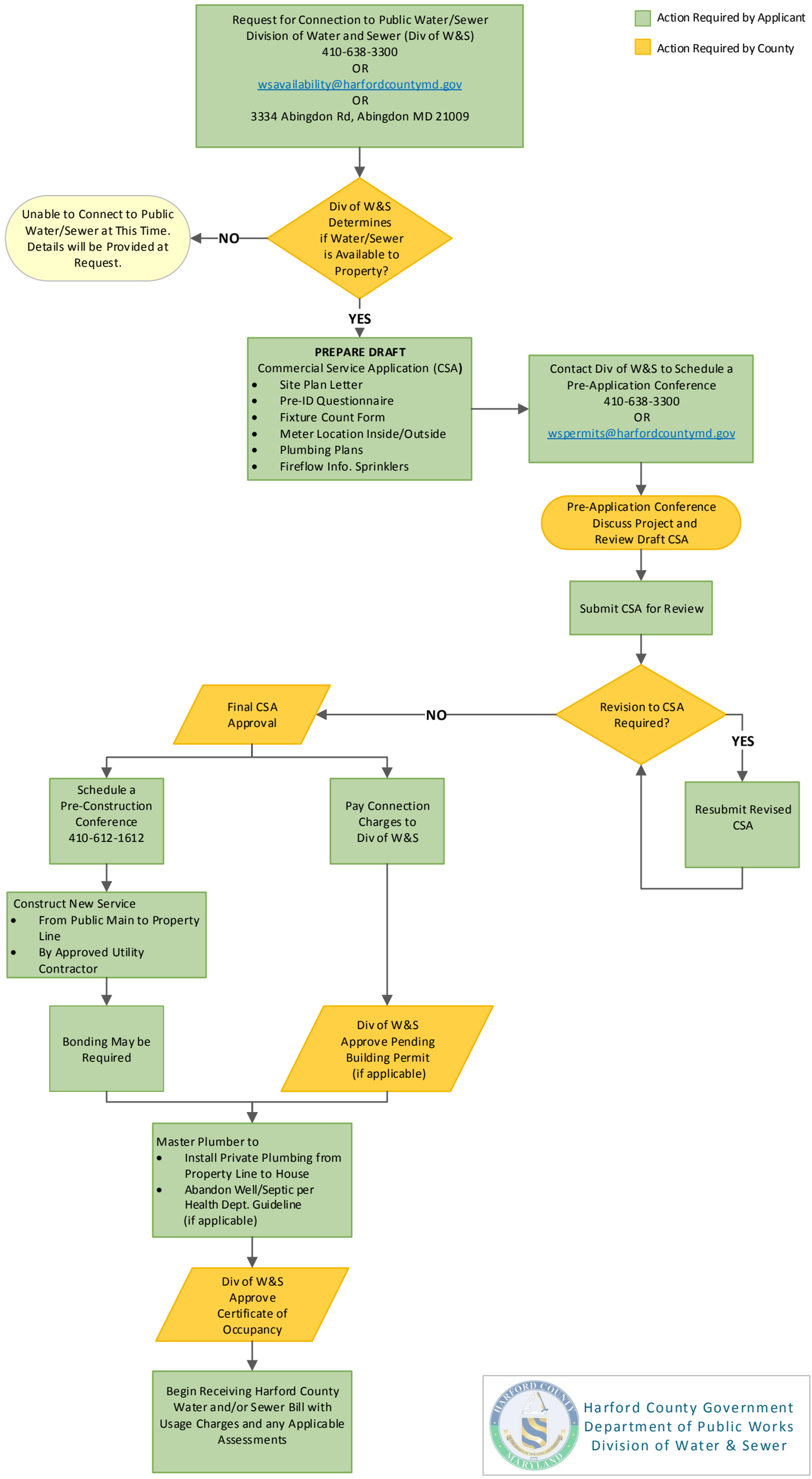COMMERCIAL APPLICATION FOR PUBLIC WATER AND/OR SEWER PROCESS FLOWCHART