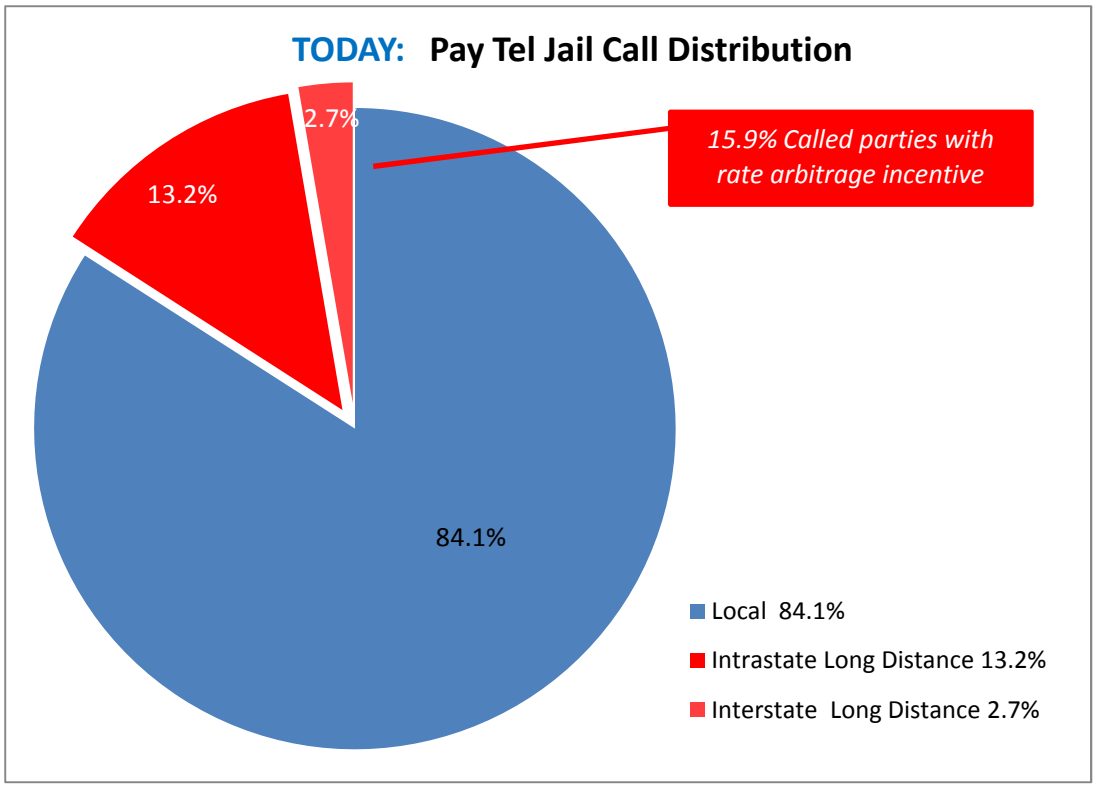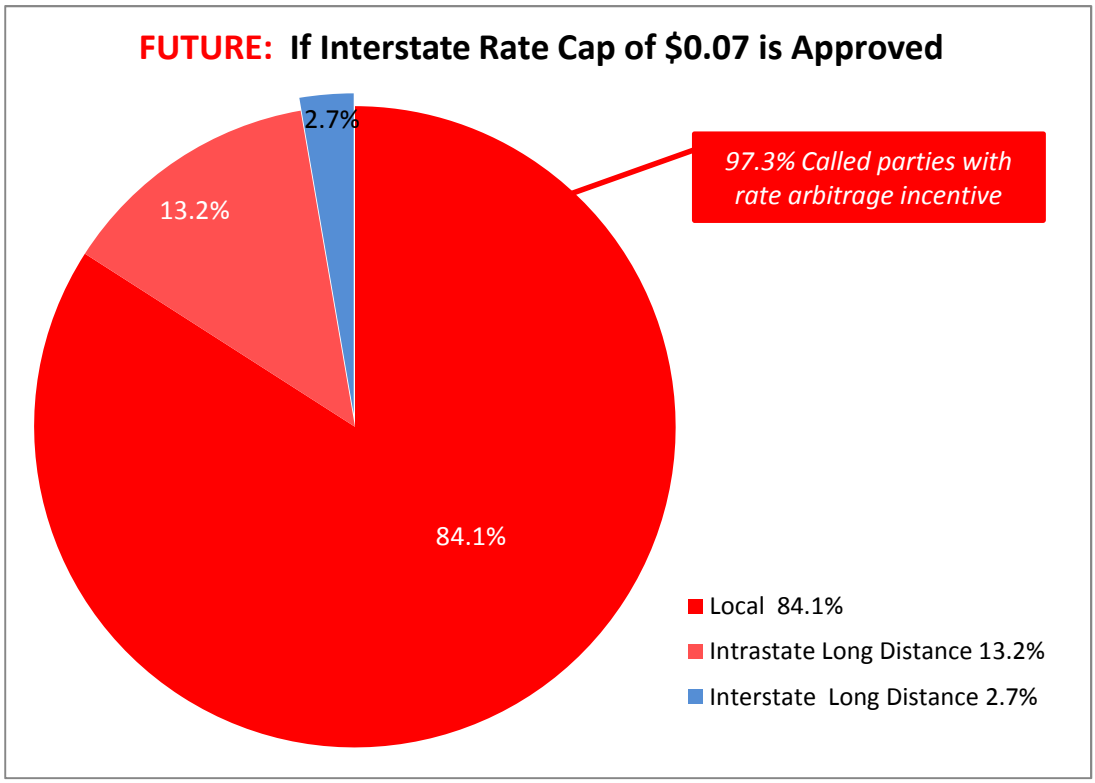Potential Impact of Interstate Rate Cap on Arbitrage