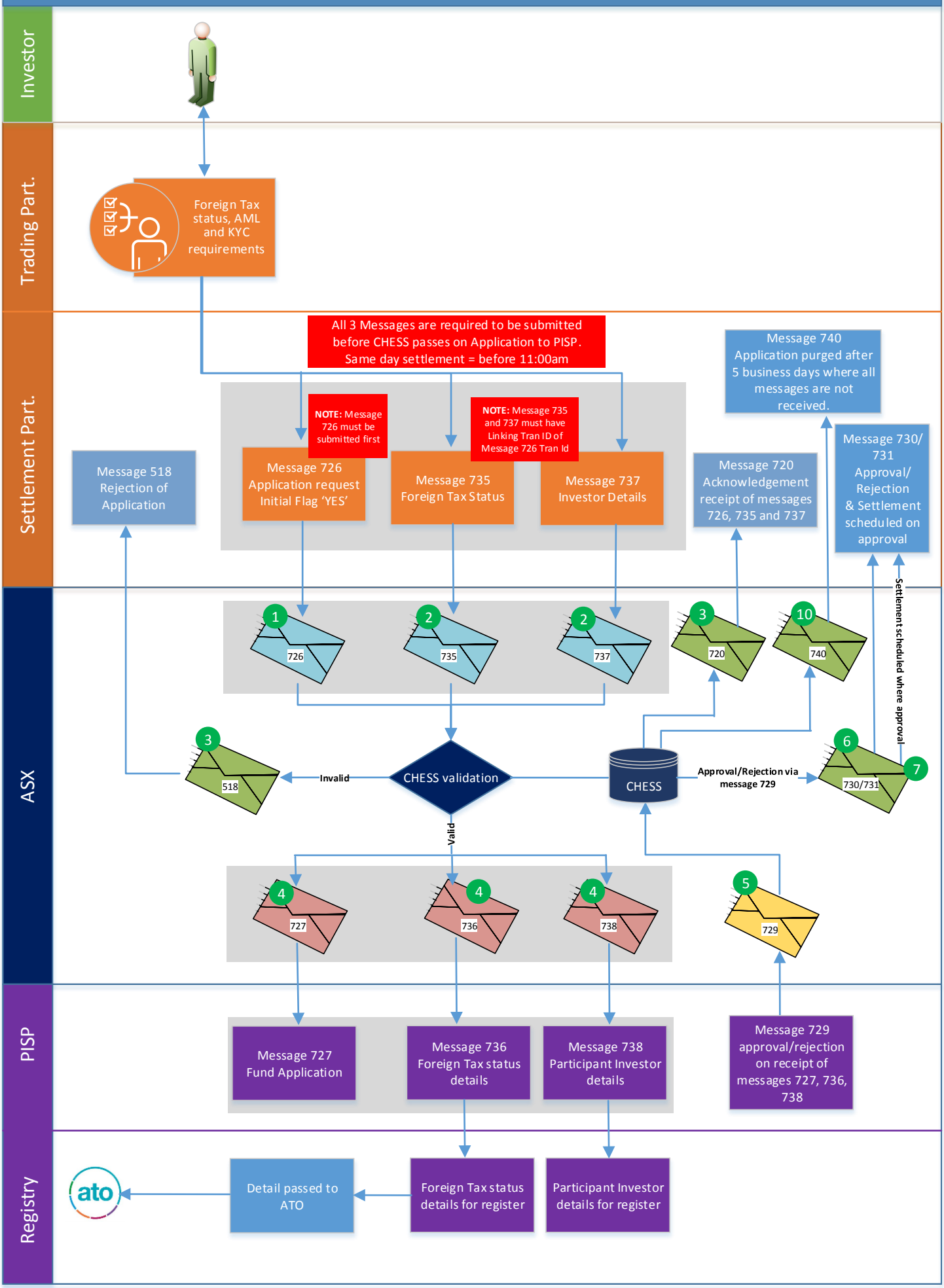CHESS 10 – Initial Application Request or Zero Holding