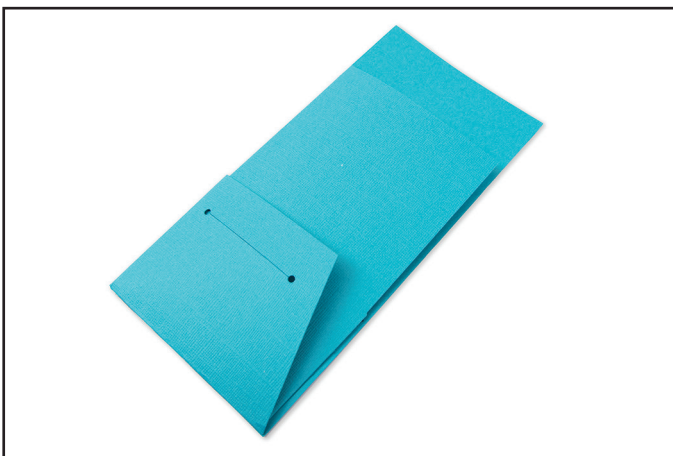


1. Die-cut out of desired material, and apply adhesive to the tabs on the finished side of the material.



2. Fold over the front of the folder, and adhere the tab to the inside of the opposing panel. This will create an open pocket at the bottom.



3. Fold the tabs on the pocket insert, and adhere the insert to the inside of the bottom pocket. Embellish as desired.