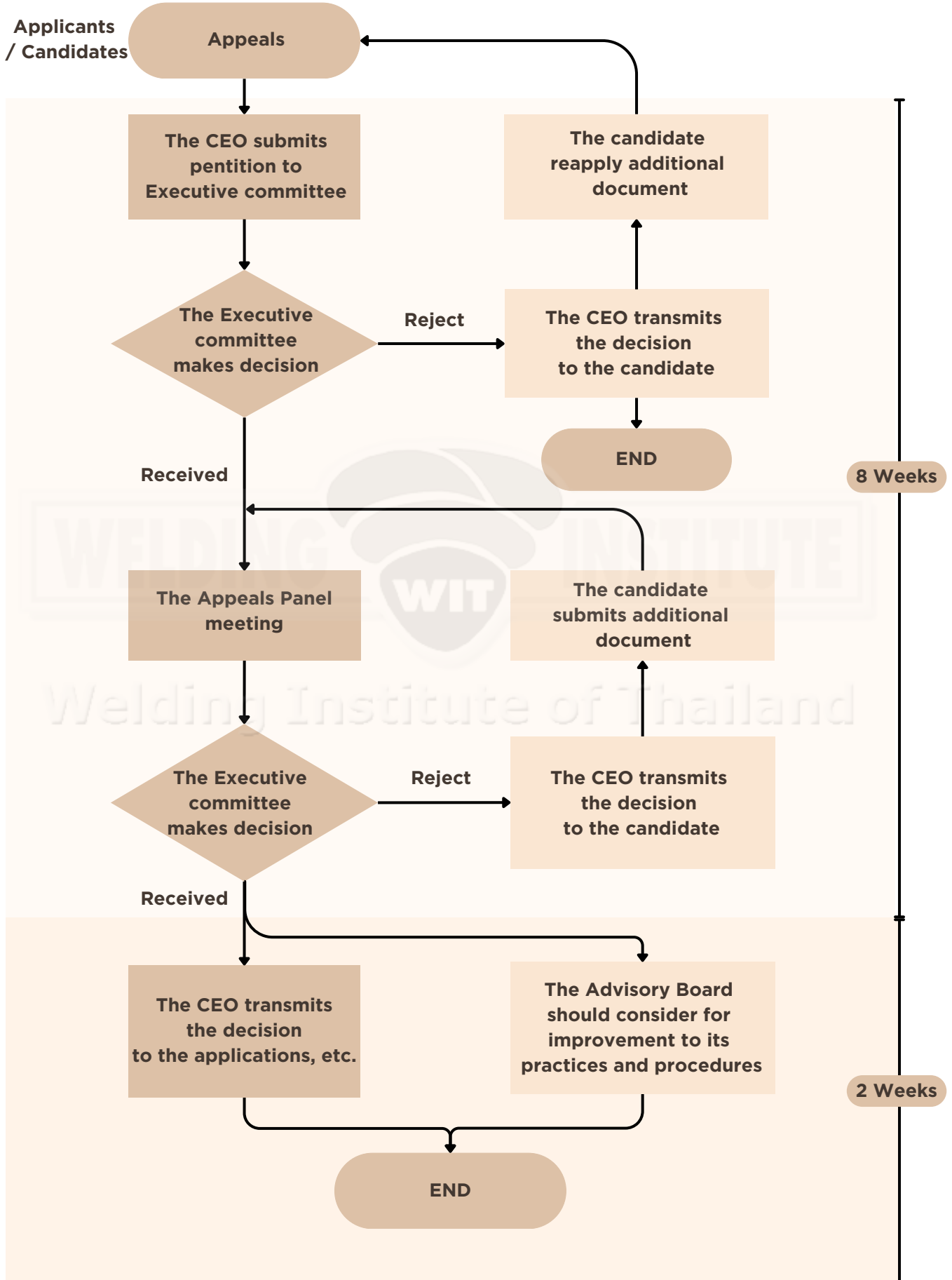


APPEALS PROCESS



COMPLAINTS PROCESS

