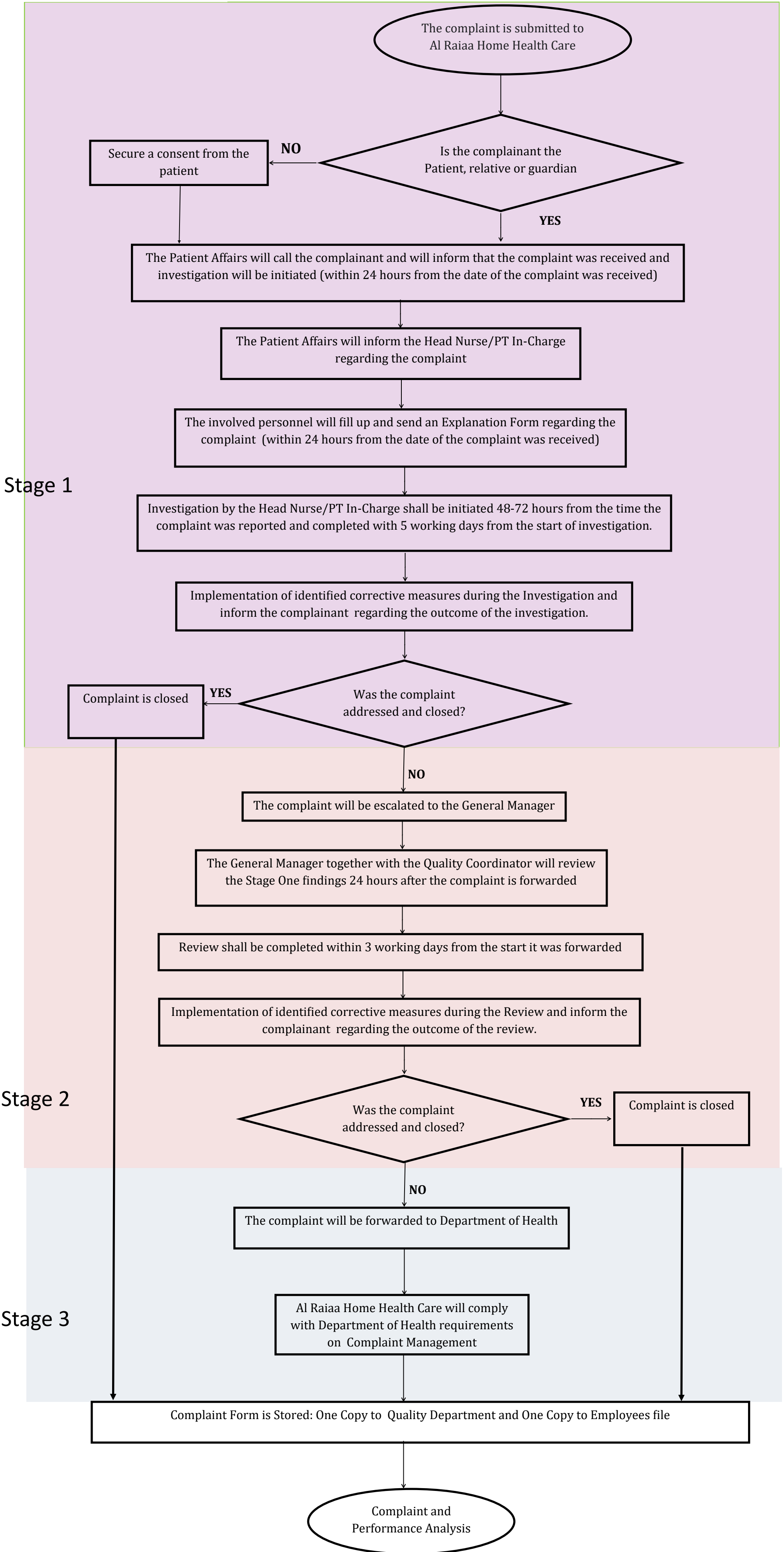


COMPLAINT FLOW CHART



Stage 1

Stage 2

Stage 3