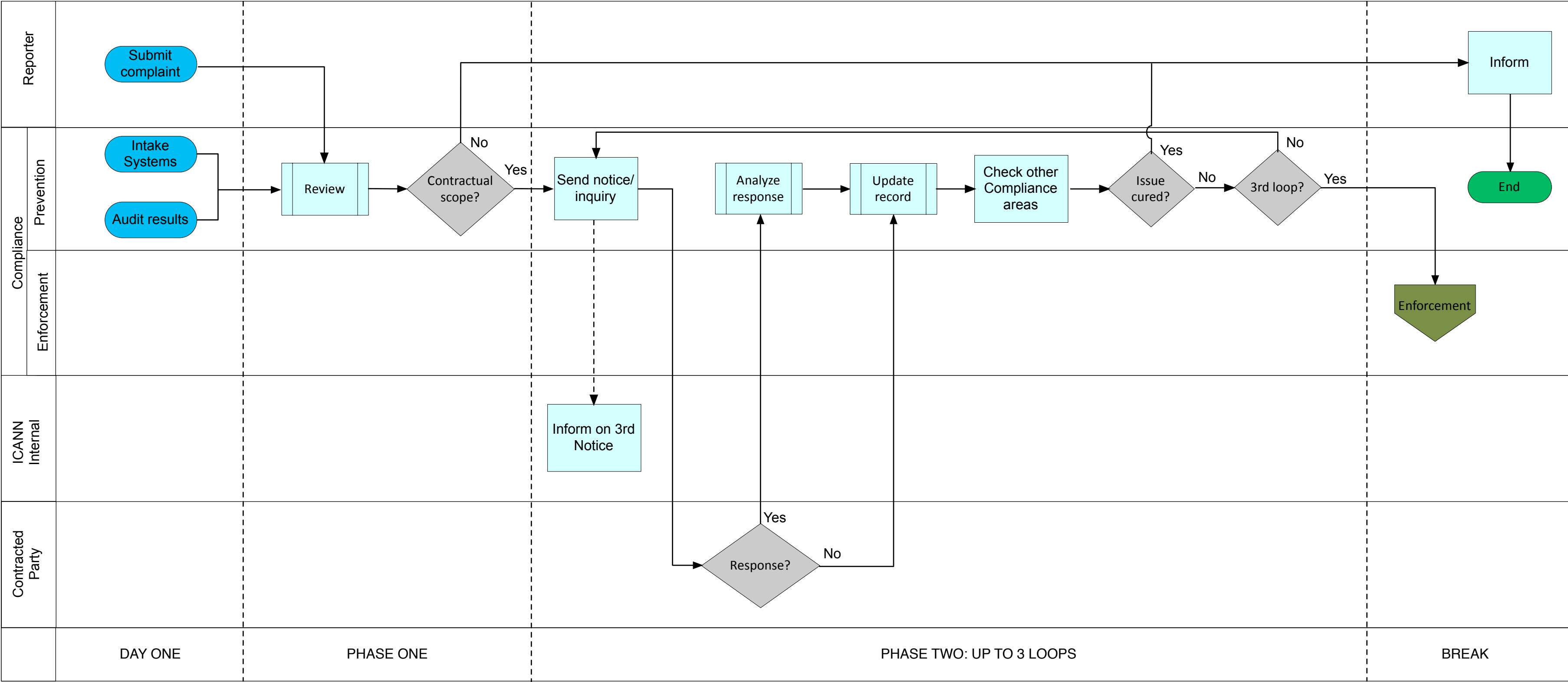


Informal Resolution Process



First loop: Email
Second loop: Email + Call
Third loop: Email + Call + Fax