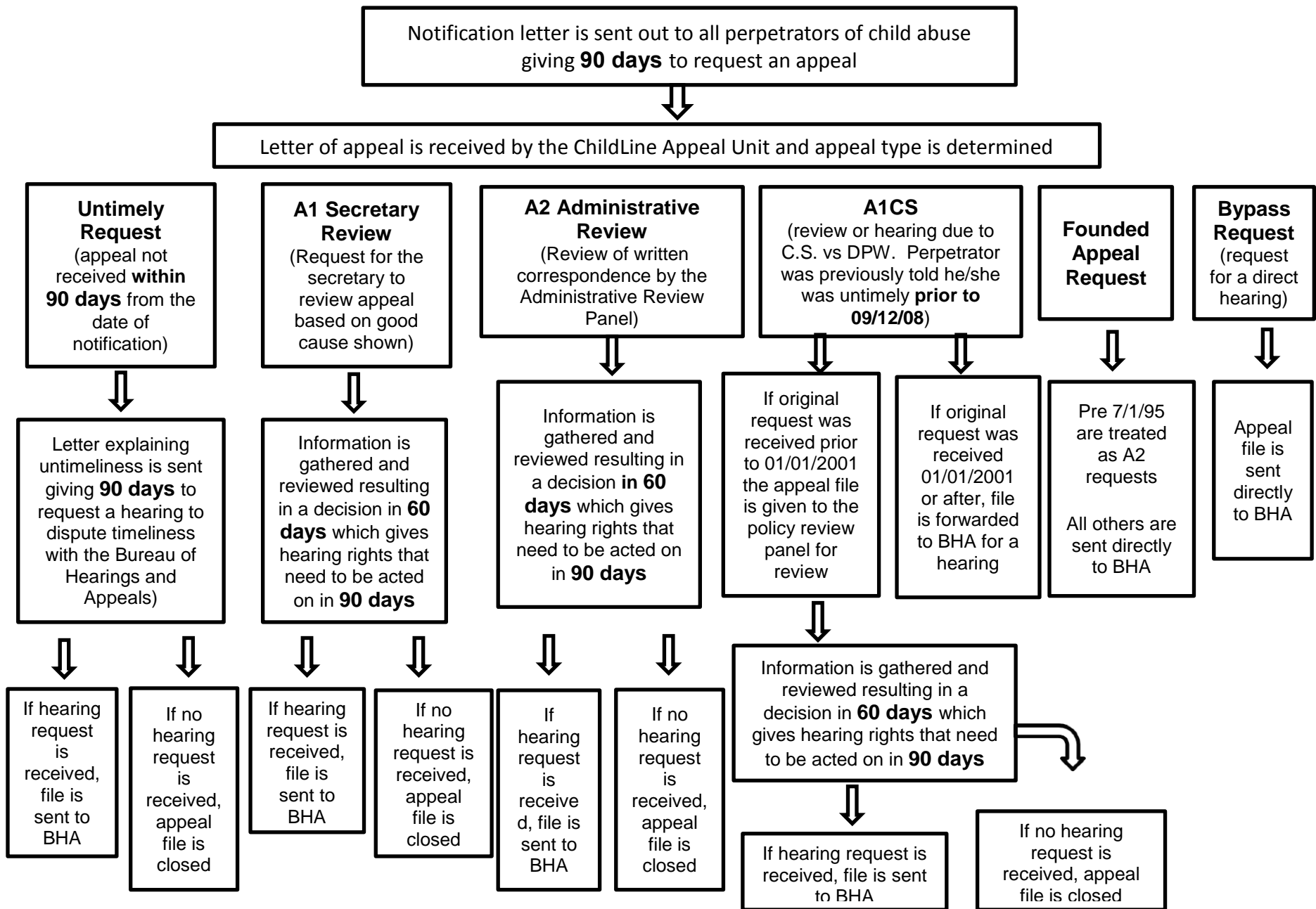
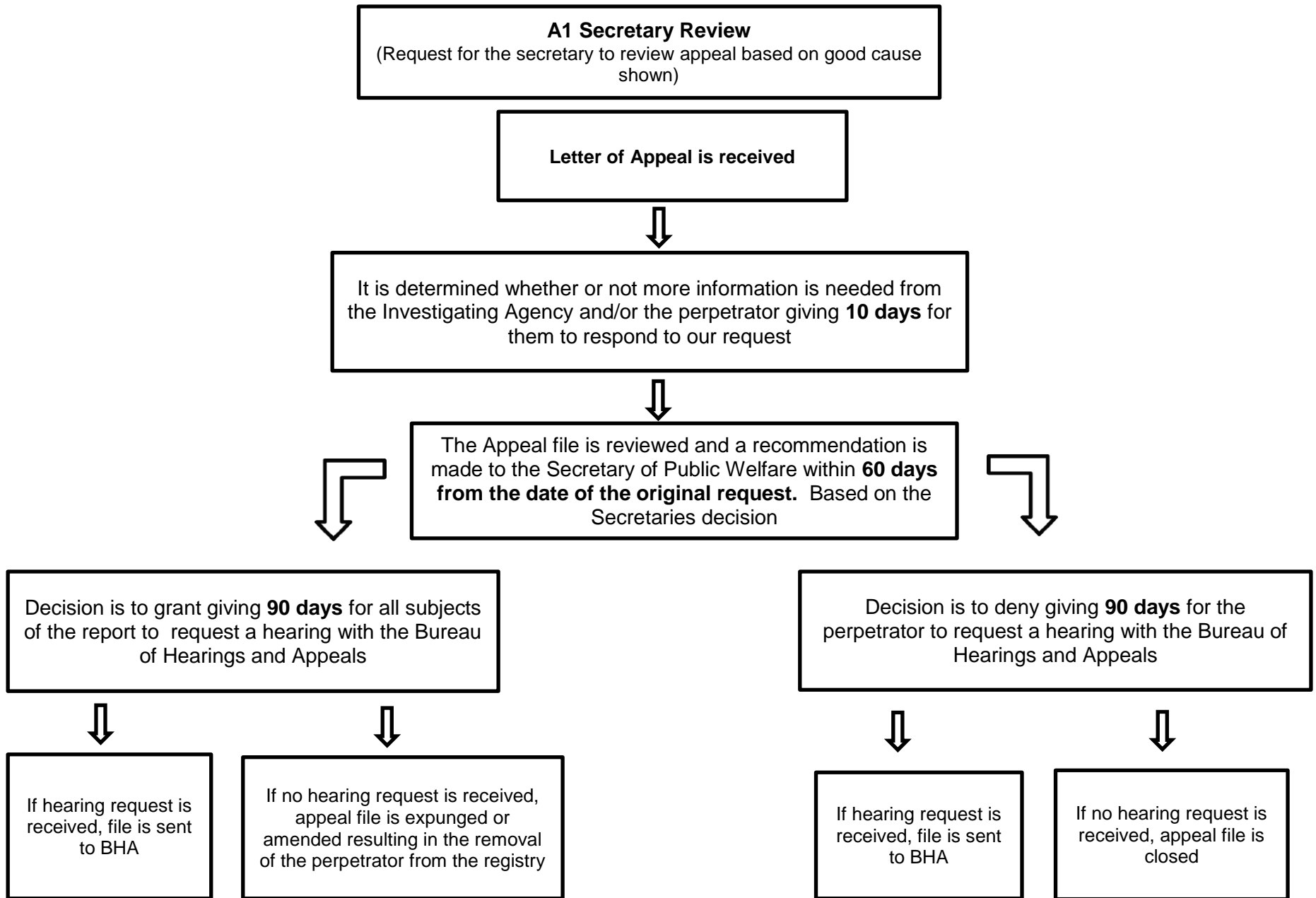


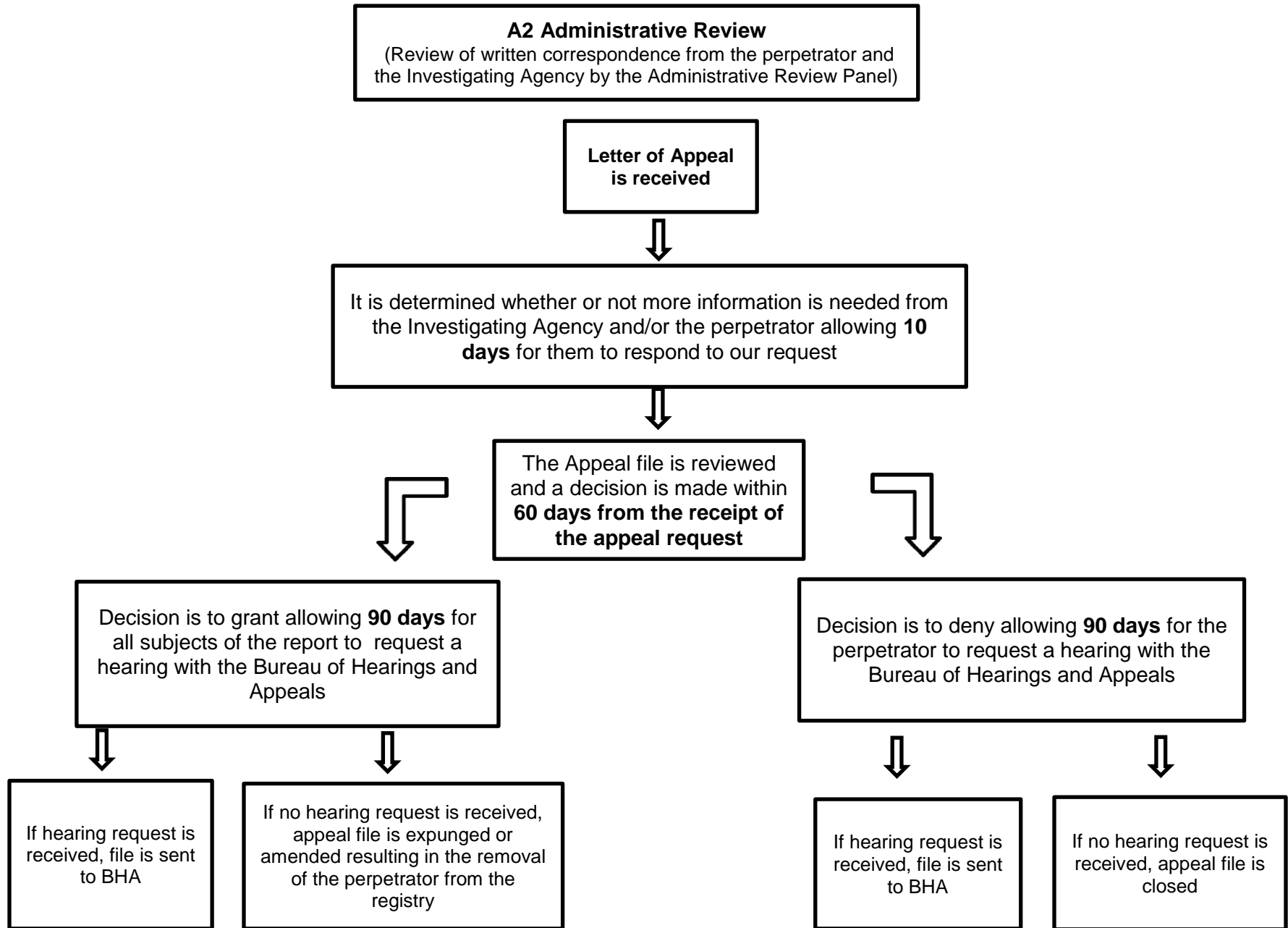
Appeal Flow Chart



Appeal Flow Chart (cont'd)



Appeal Flow Chart (cont'd)



Appeal Flow Chart (cont'd)

