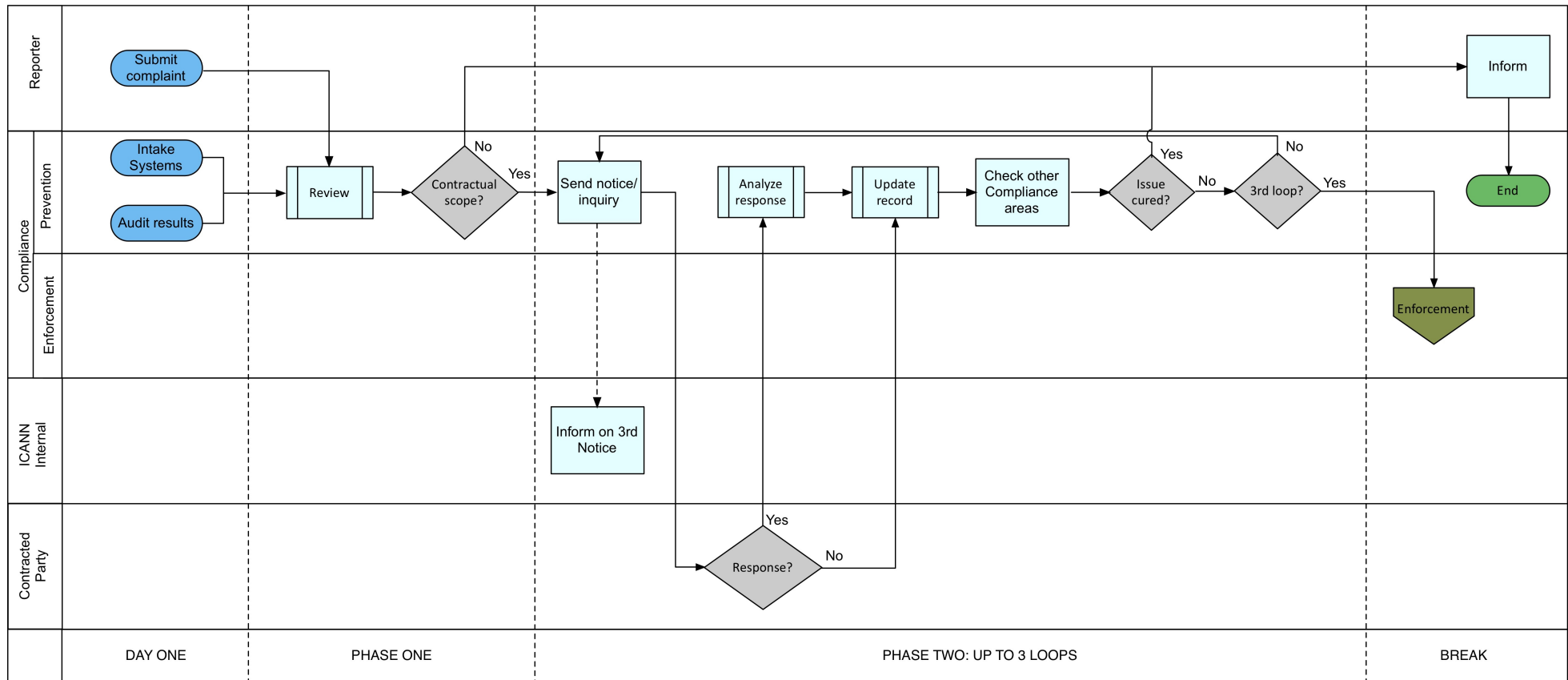


Informal Resolution Process



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