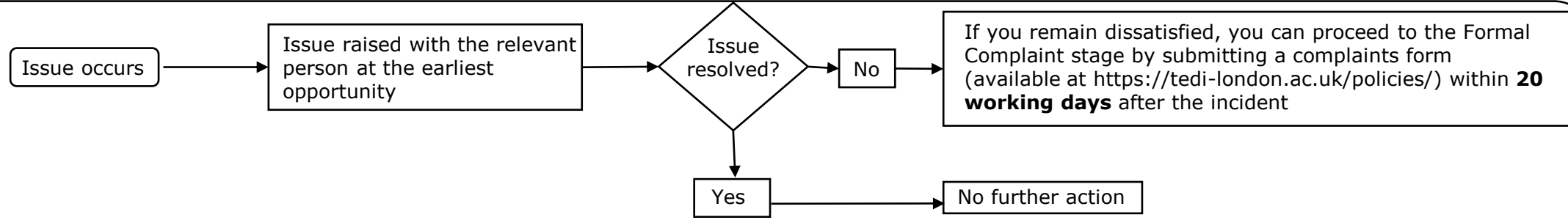
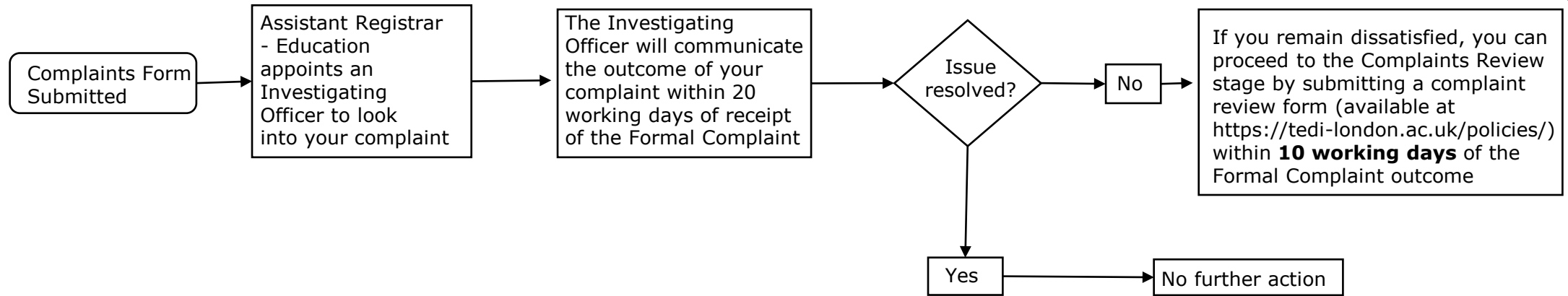


STAGE 1: INFORMAL RESOLUTION



STAGE 2: FORMAL COMPLAINT



STAGE 3: COMPLAINT REVIEW

