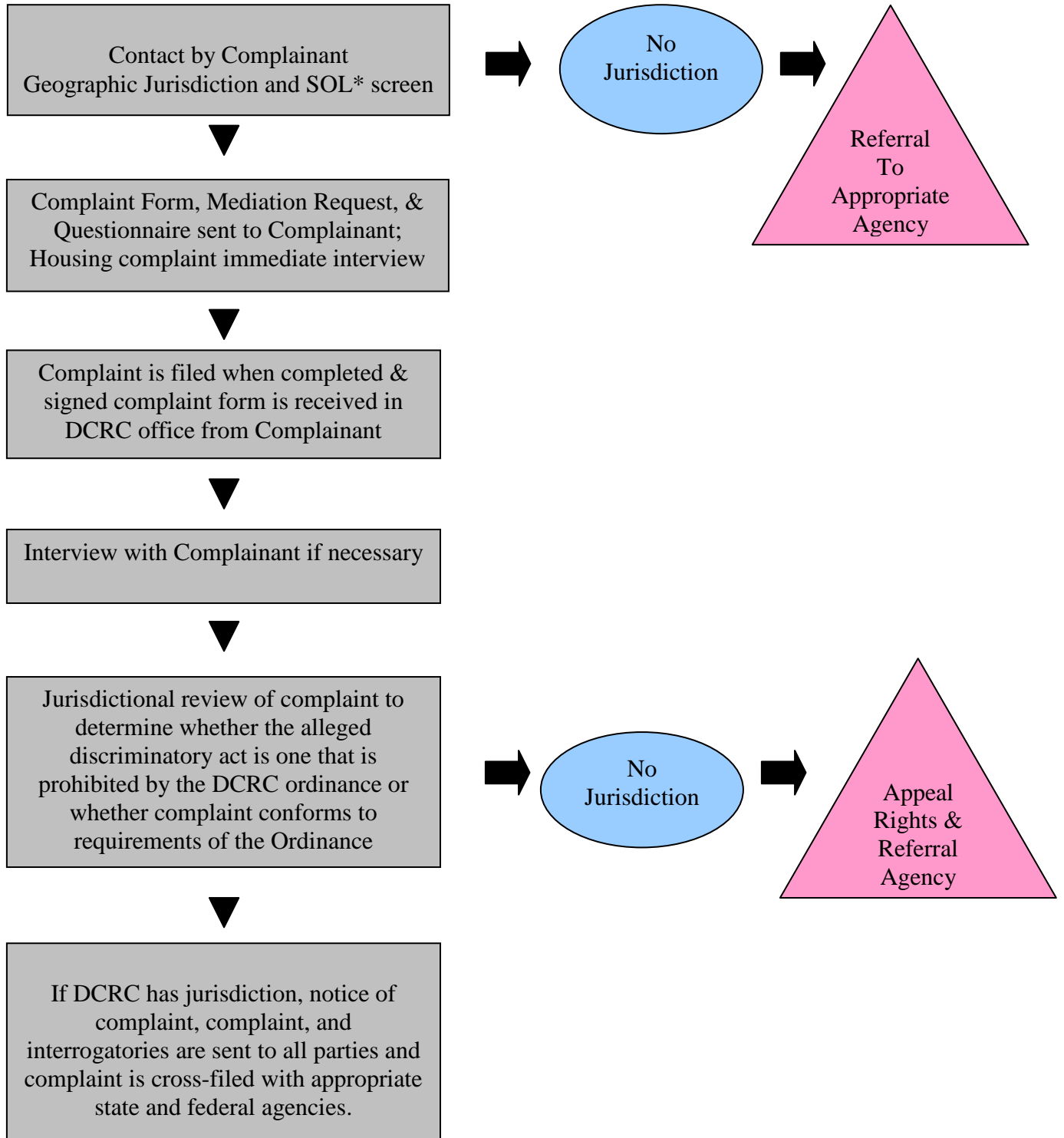


COMPLAINT PROCEDURE FLOWCHART



*statute of limitations

