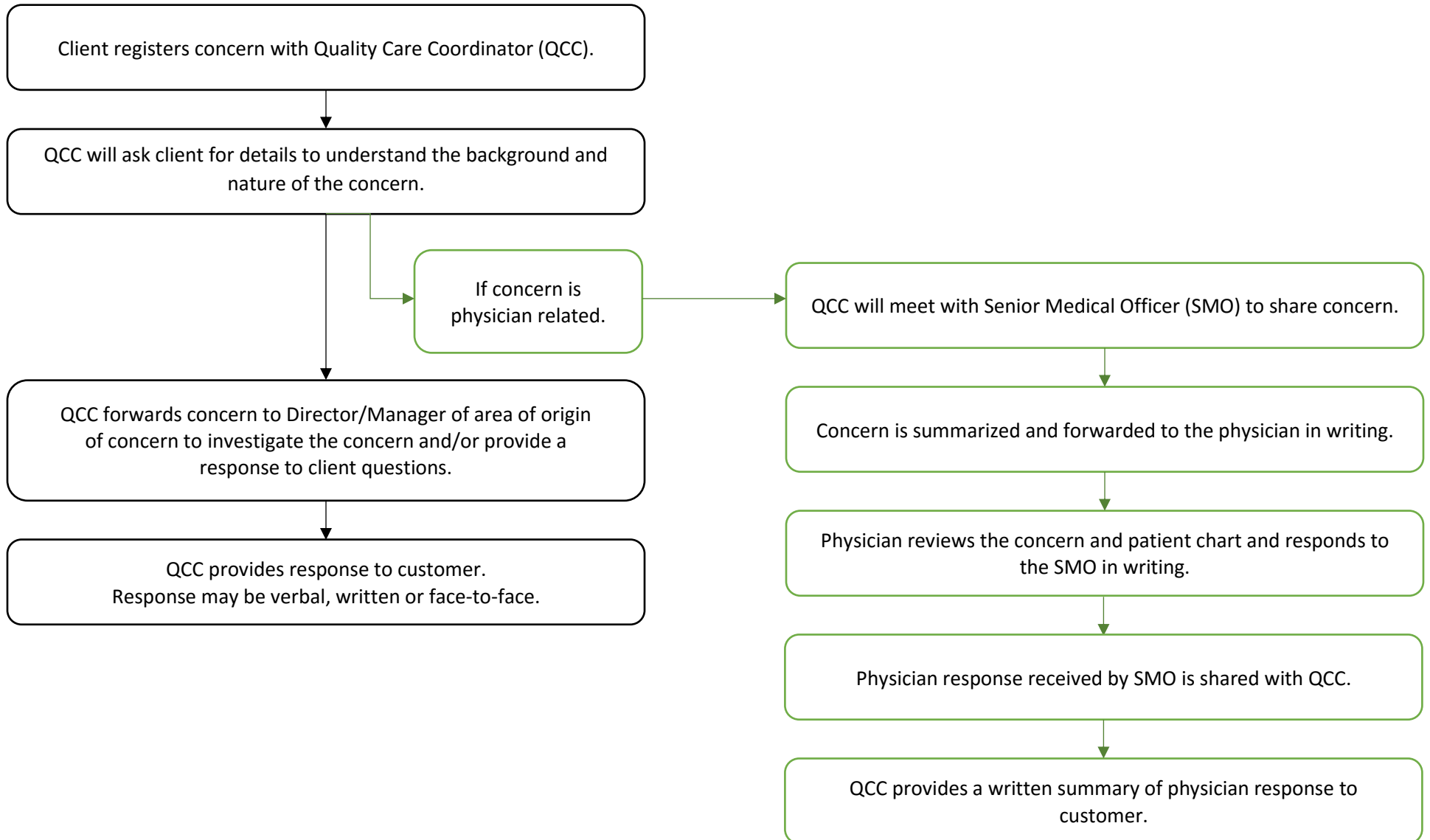




CLIENT CONCERN PROCESS



Our target is to close all concerns within 30 days or less.