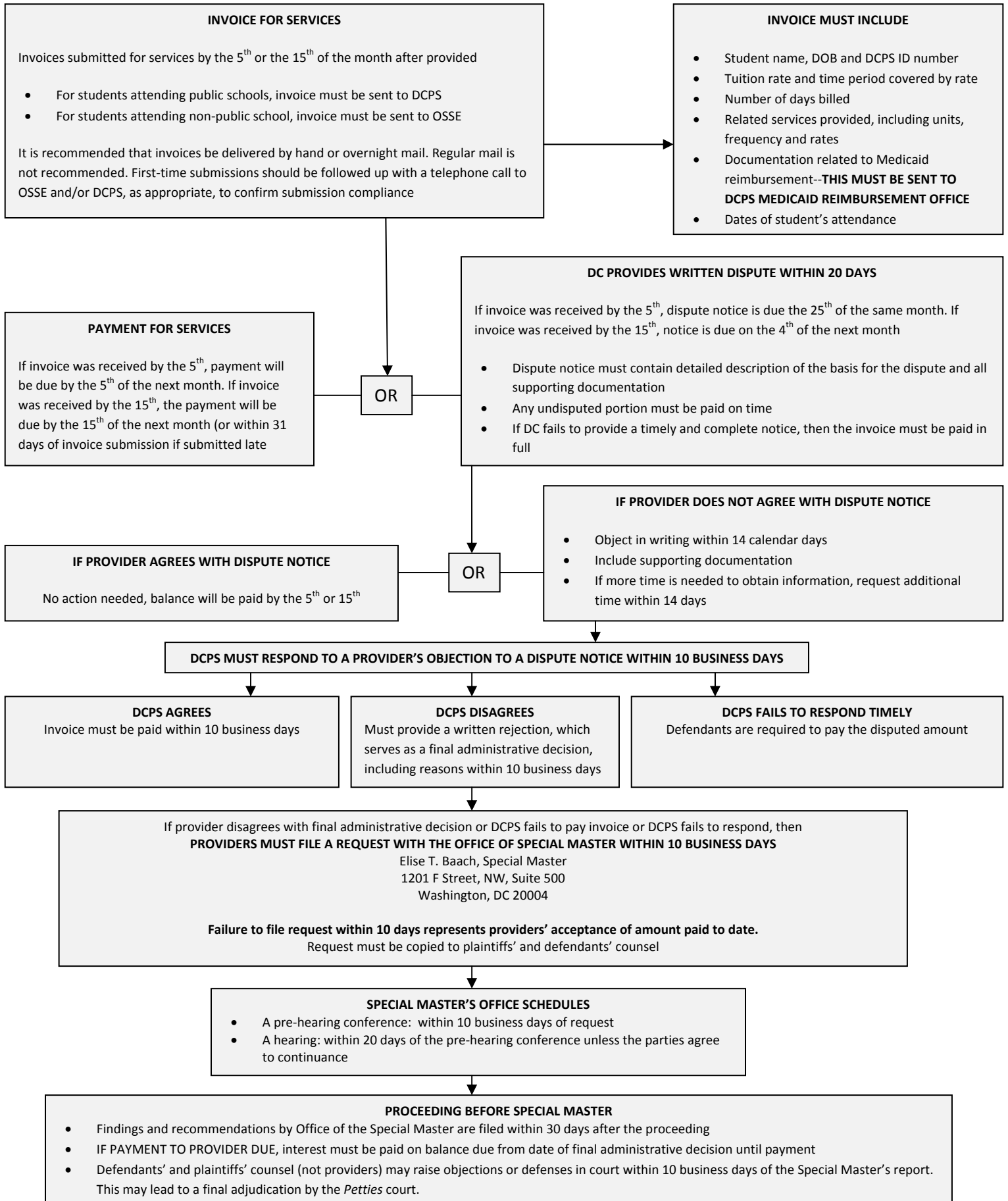


PAYMENT DISPUTE FLOW CHART



For further information, please contact plaintiffs' counsel:

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