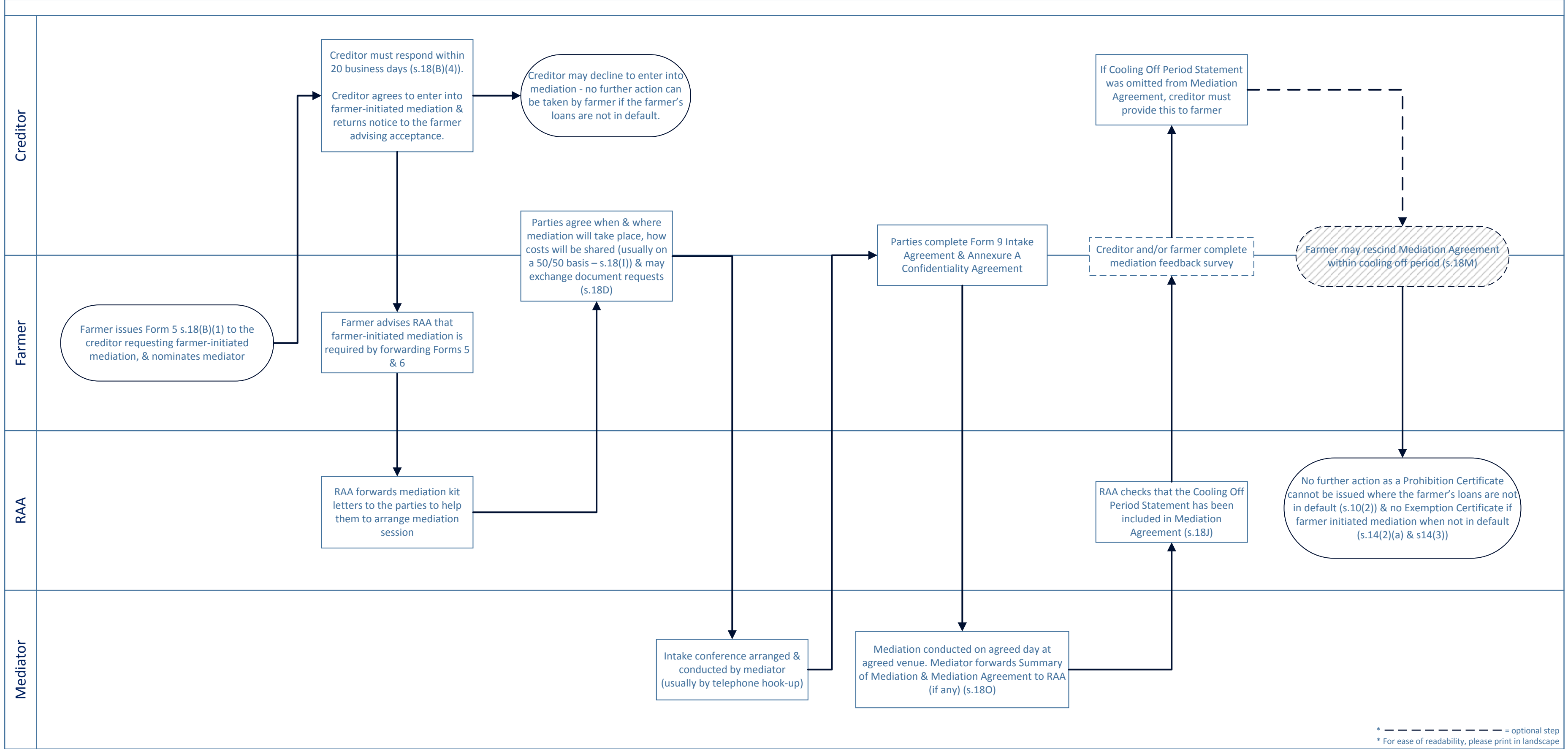


THE PROCESS

FARMER-INITIATED MEDIATION WHERE FARMER'S LOANS ARE NOT IN DEFAULT



* - - - - - = optional step
 * For ease of readability, please print in landscape