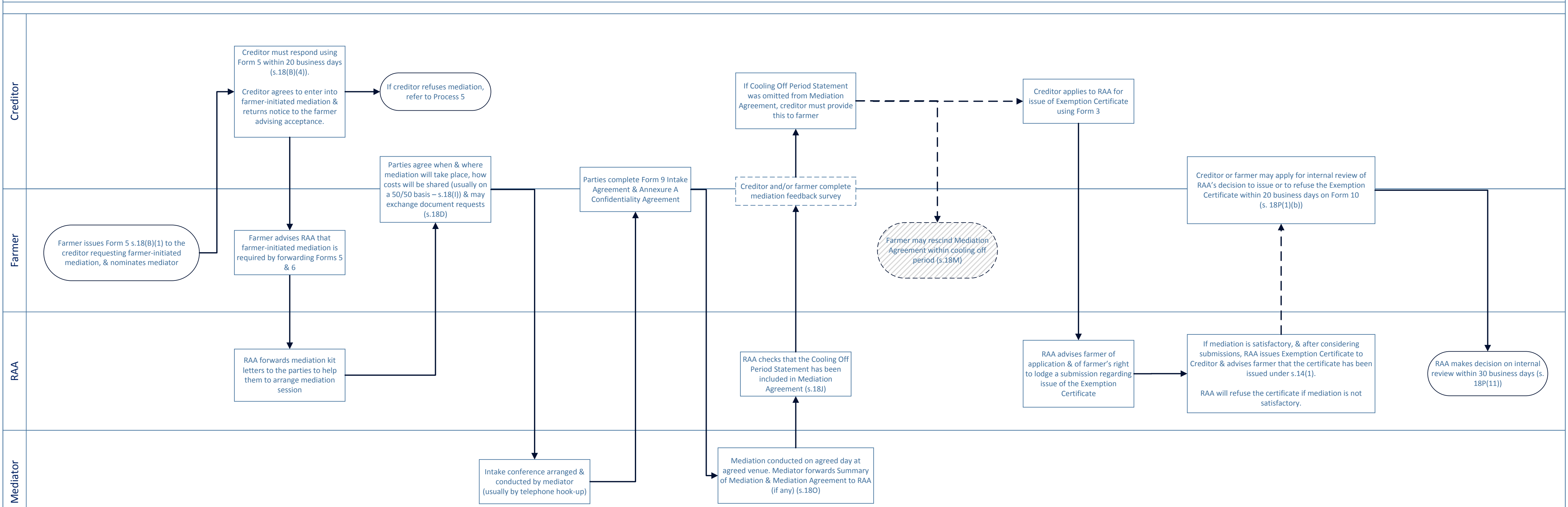


THE PROCESS

FARMER-INITIATED MEDIATION WHERE FARMER'S LOANS ARE IN DEFAULT



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