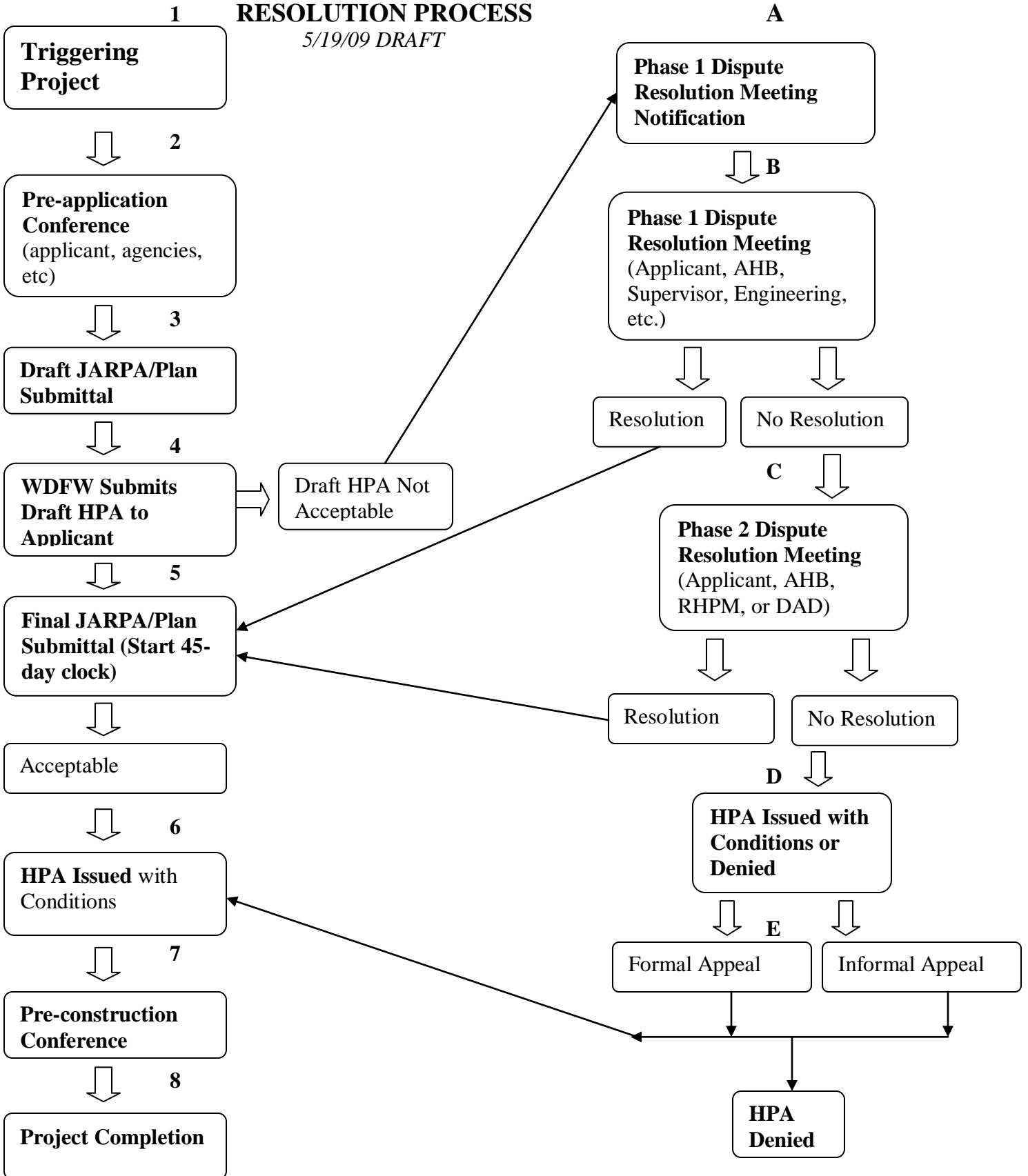


# HPA PRE-ISSUANCE DISPUTE RESOLUTION PROCESS

5/19/09 DRAFT



# HPA PRE-ISSUANCE DISPUTE RESOLUTION PROCESS

6/22/09 DRAFT

