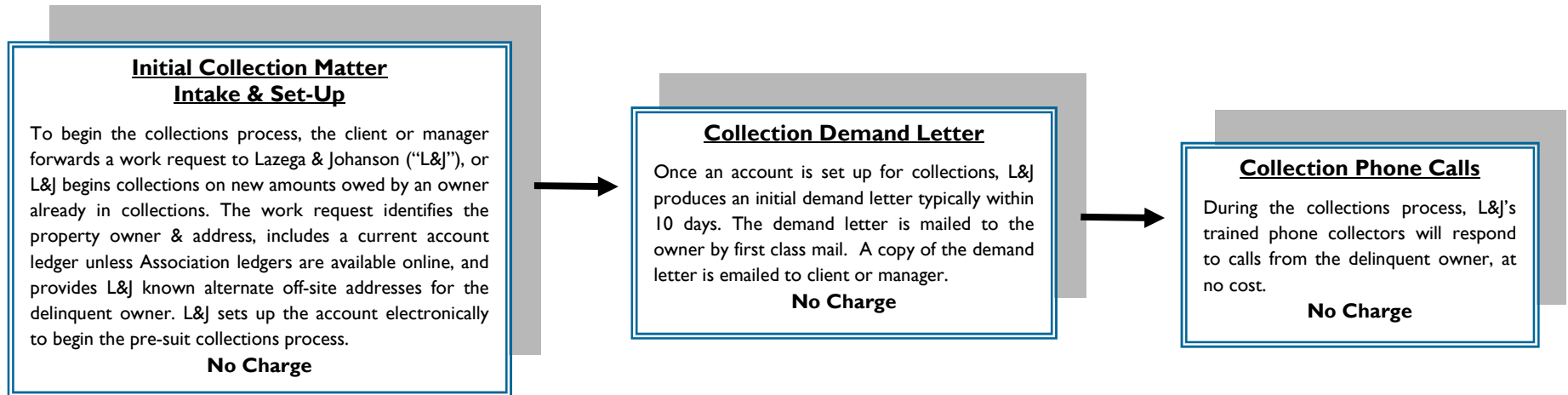


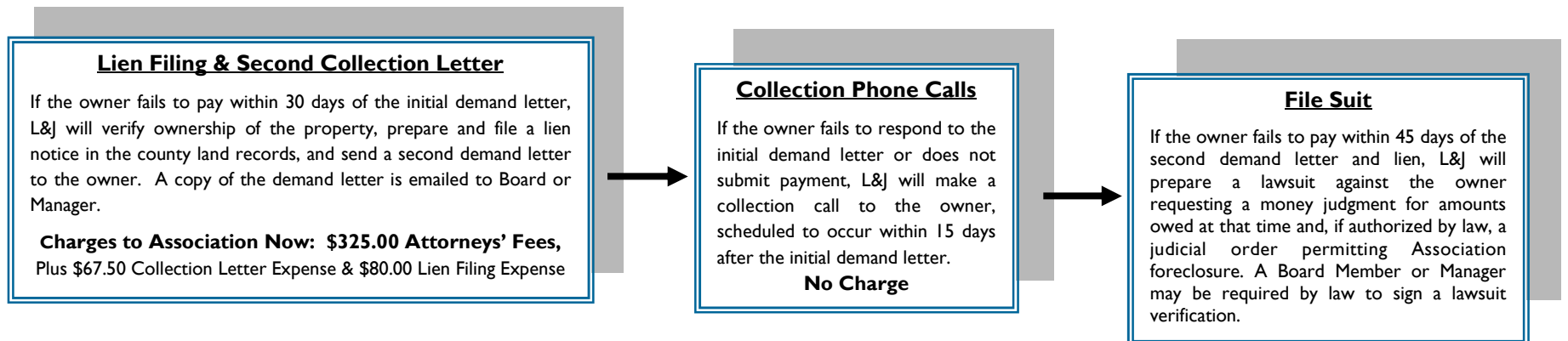
PRE-LAWSUIT COLLECTIONS FLOWCHART FREE COLLECTIONS PROGRAM CLIENTS

2022

STAGE 1 - FREE COLLECTIONS



STAGE 2 - LIEN FILING



STAGE 3 - LAWSUIT

