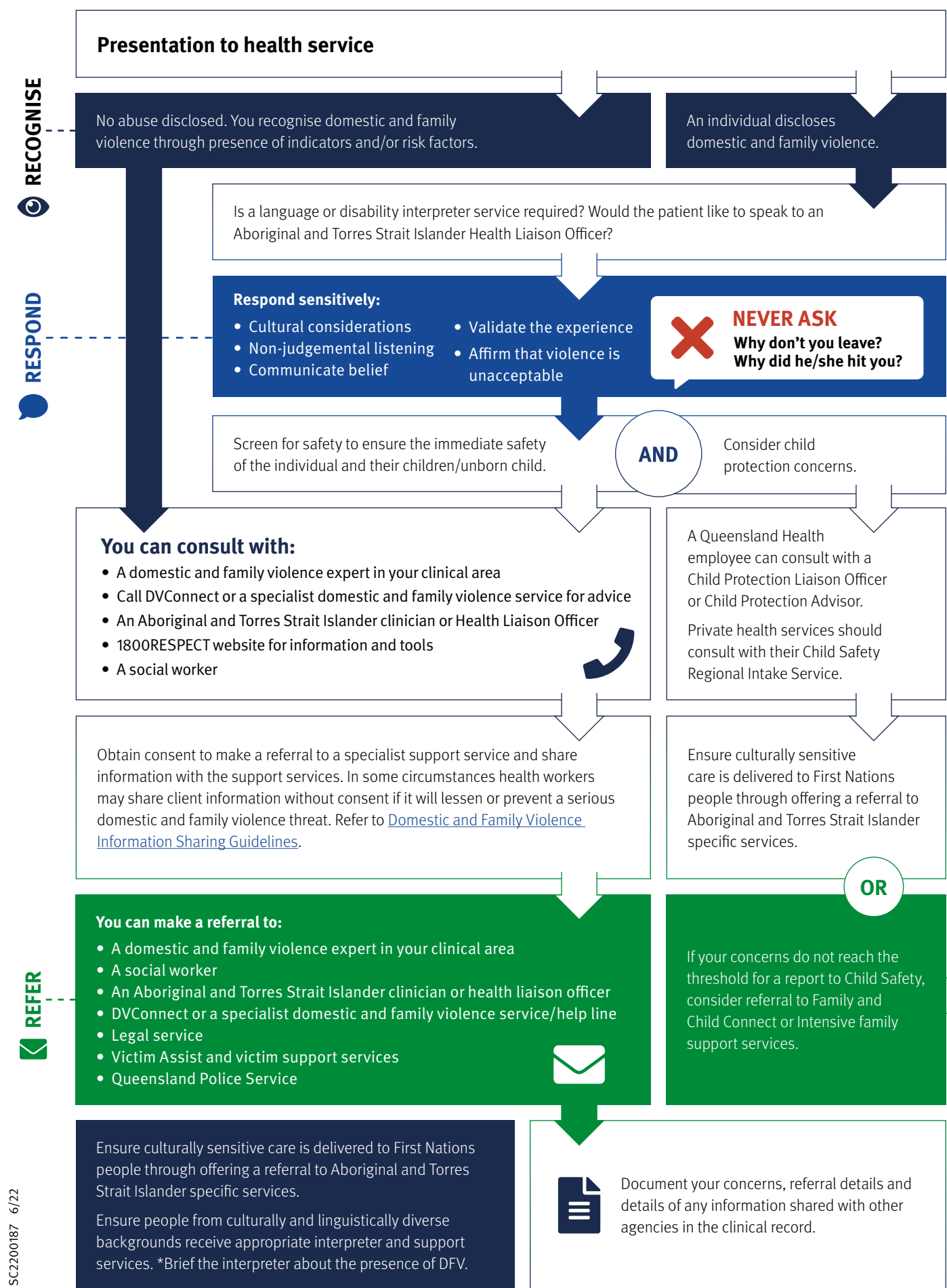


Response to disclosure flowchart



How to make a referral

