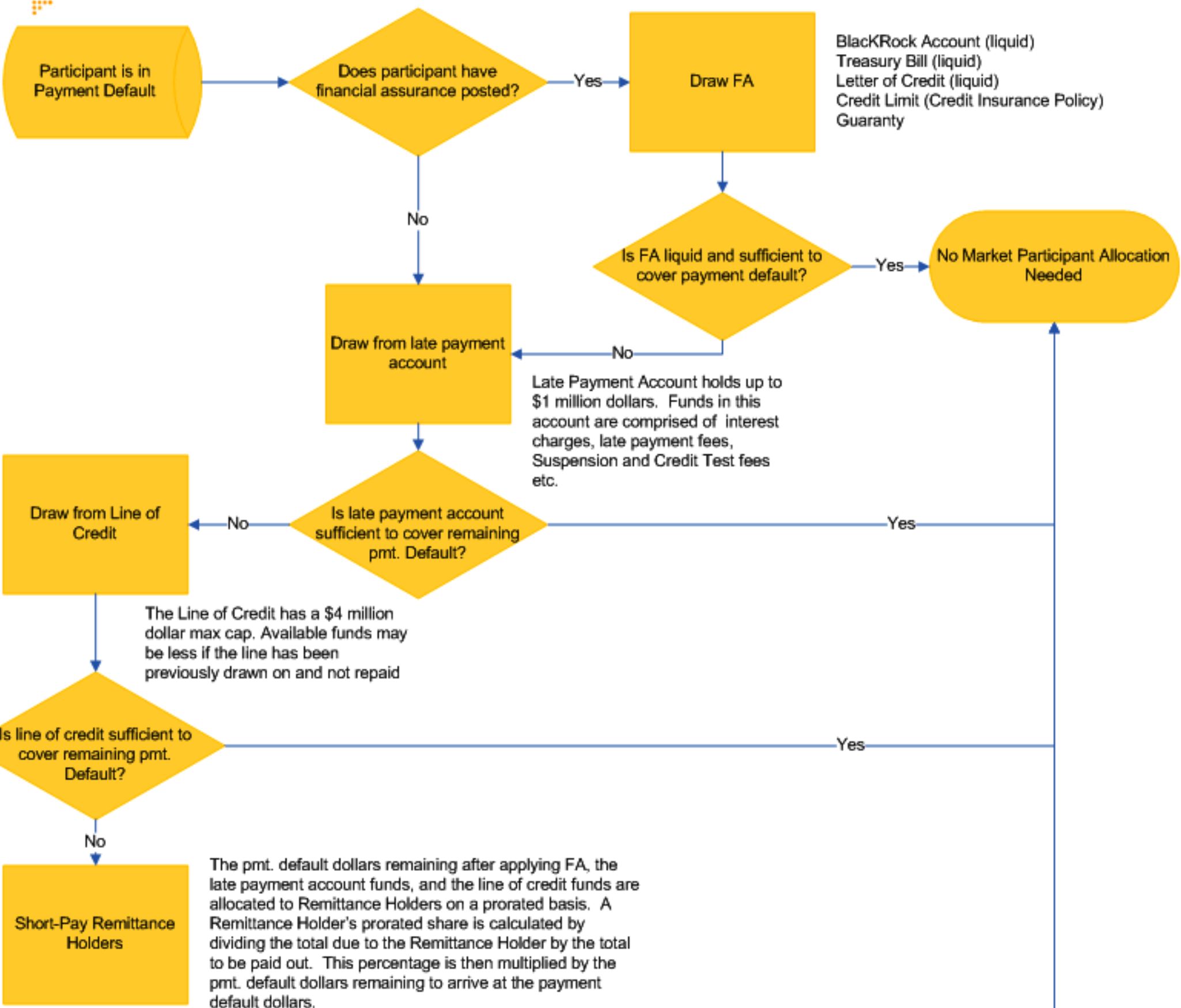
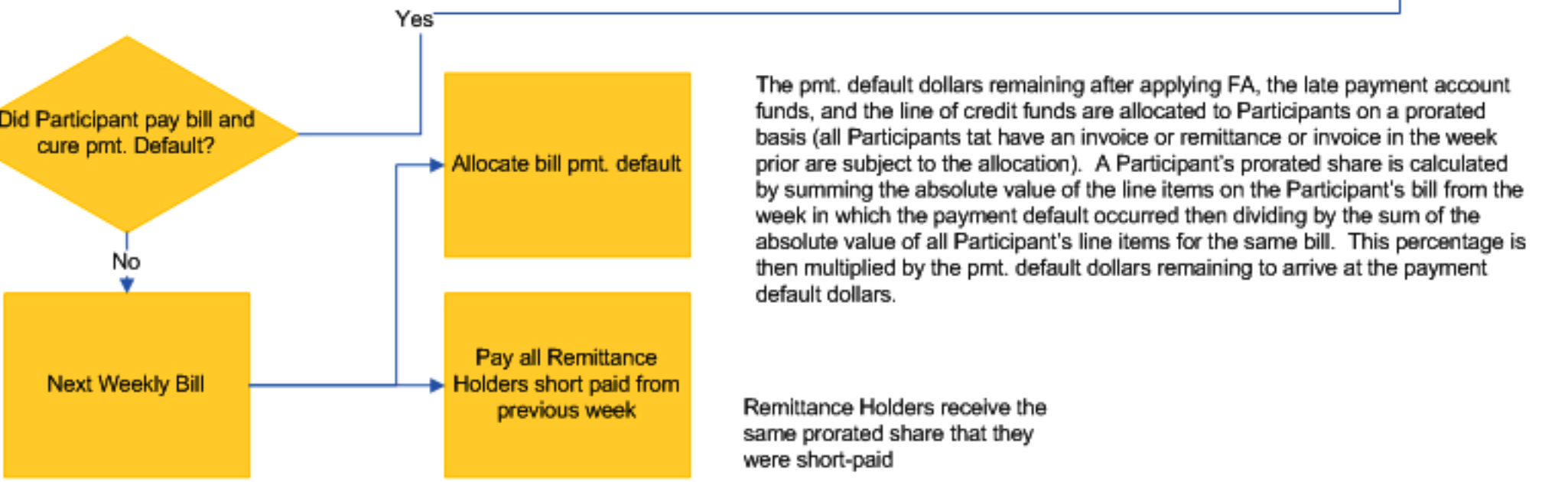


Payment Default Allocation Process

Week 1



Week 2



This process flow represents the general payment default allocation process and is provided for informational purposes only. The Billing Policy remains the prevailing document on payment default allocation.