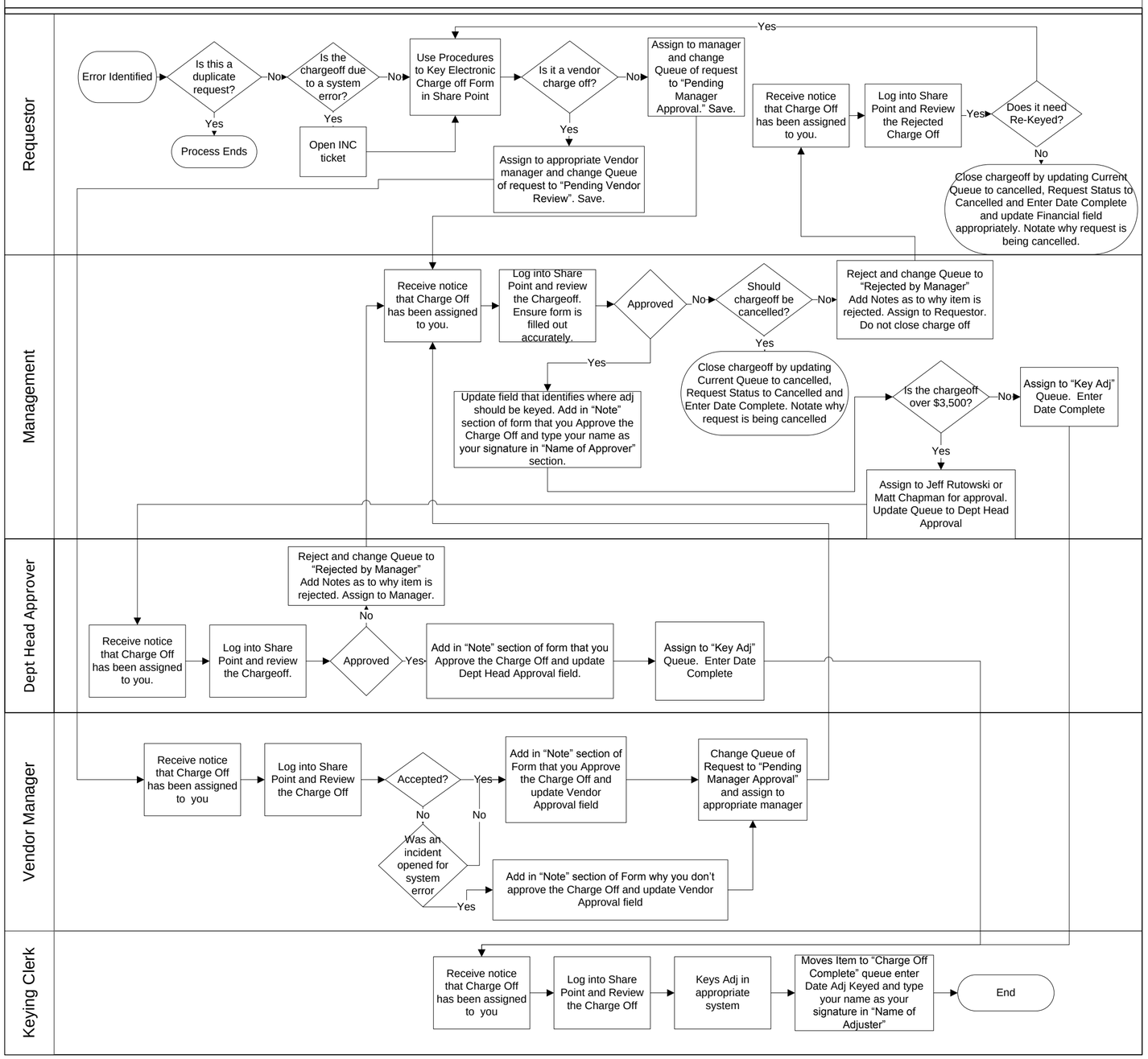Disputes Charge Off Process