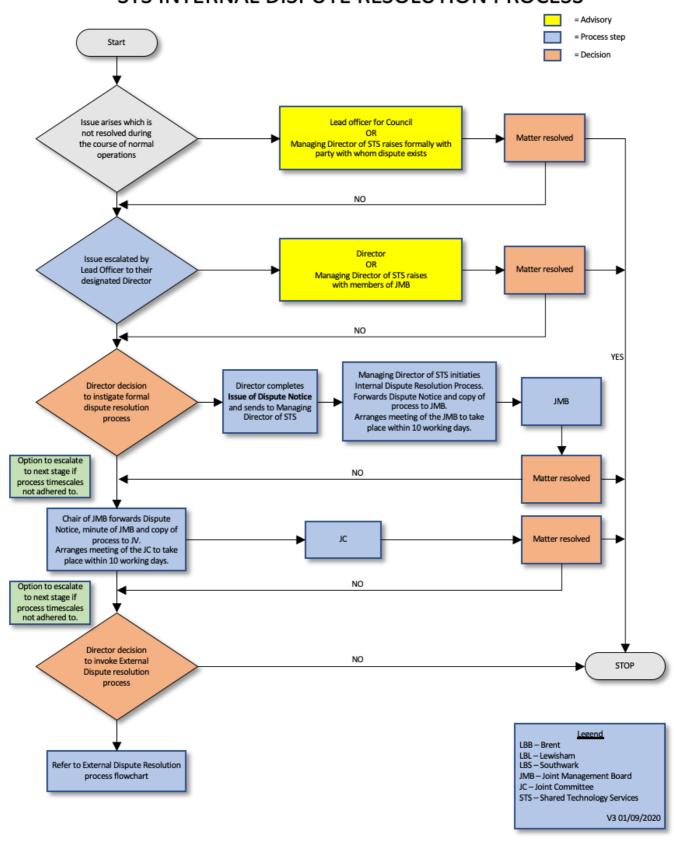
SCHEDULE 10

10a - INTERNAL DISPUTE RESOLUTION PROCESS

and

10b - EXTERNAL DISPUTE RESOLUTION PROCESS

STS INTERNAL DISPUTE RESOLUTION PROCESS



STS EXTERNAL DISPUTE RESOLUTION PROCESS

