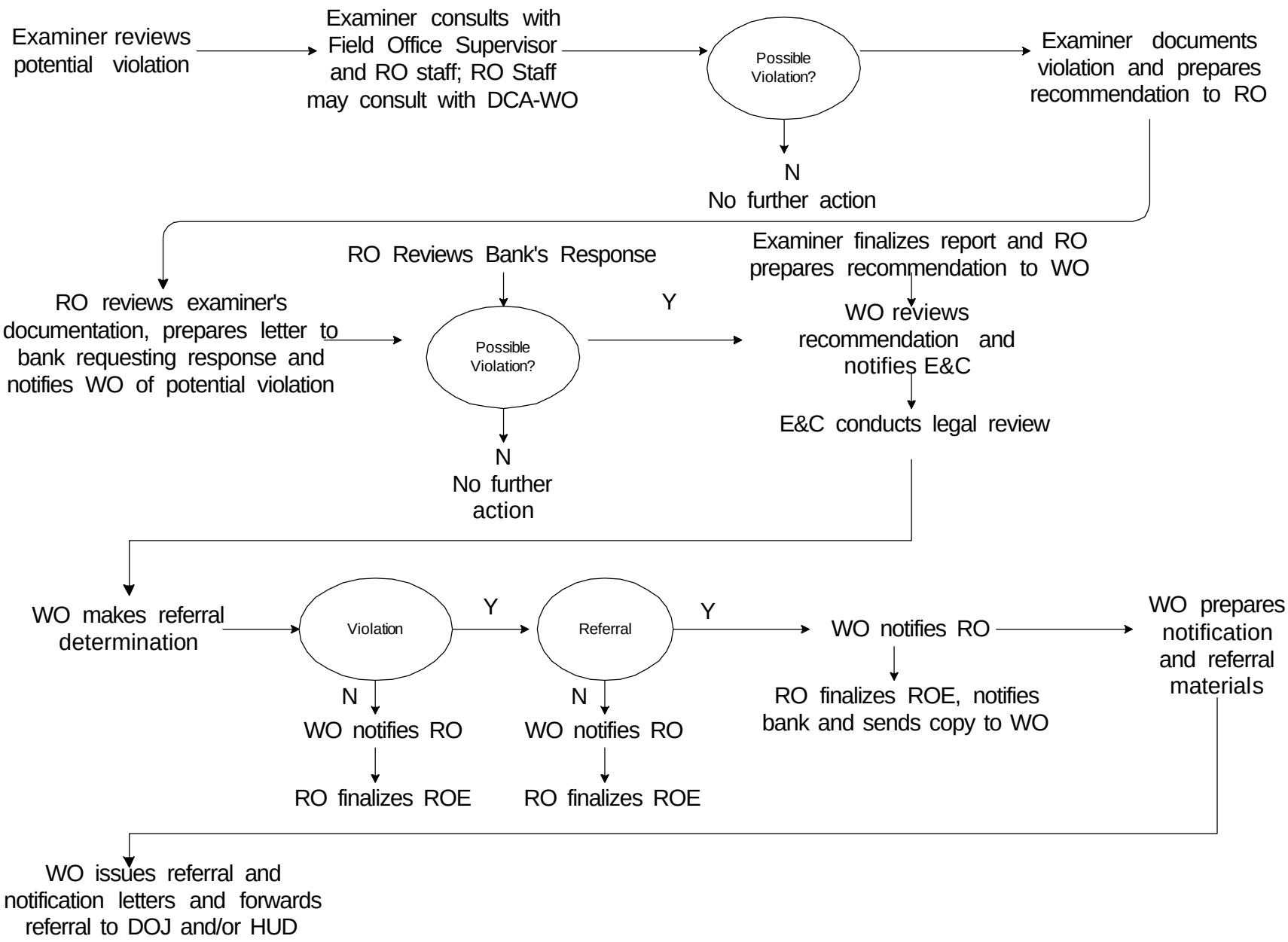FAIR LENDING ENFORCEMENT TREE/FLOW CHART