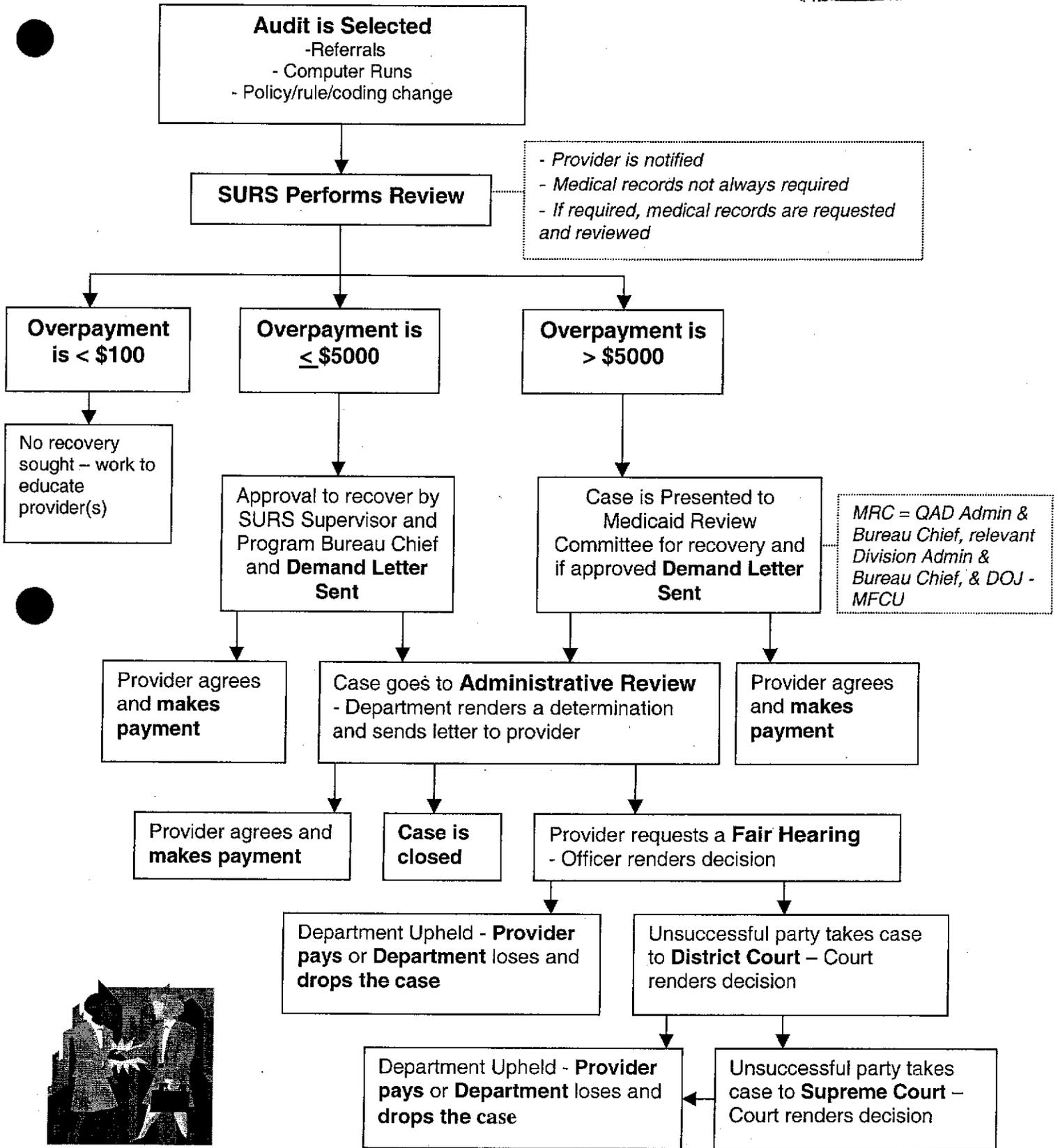
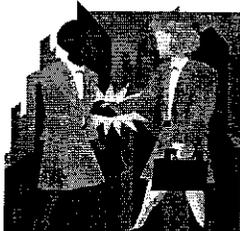


# SURS Review Process

EXHIBIT 1  
 DATE Fri Jan 28 2005  
 HB \_\_\_\_\_



MRC = QAD Admin & Bureau Chief, relevant Division Admin & Bureau Chief, & DOJ - MFCU



**Settlement Negotiations can happen at any point during the process and are an essential tool for compromise and case resolution.**