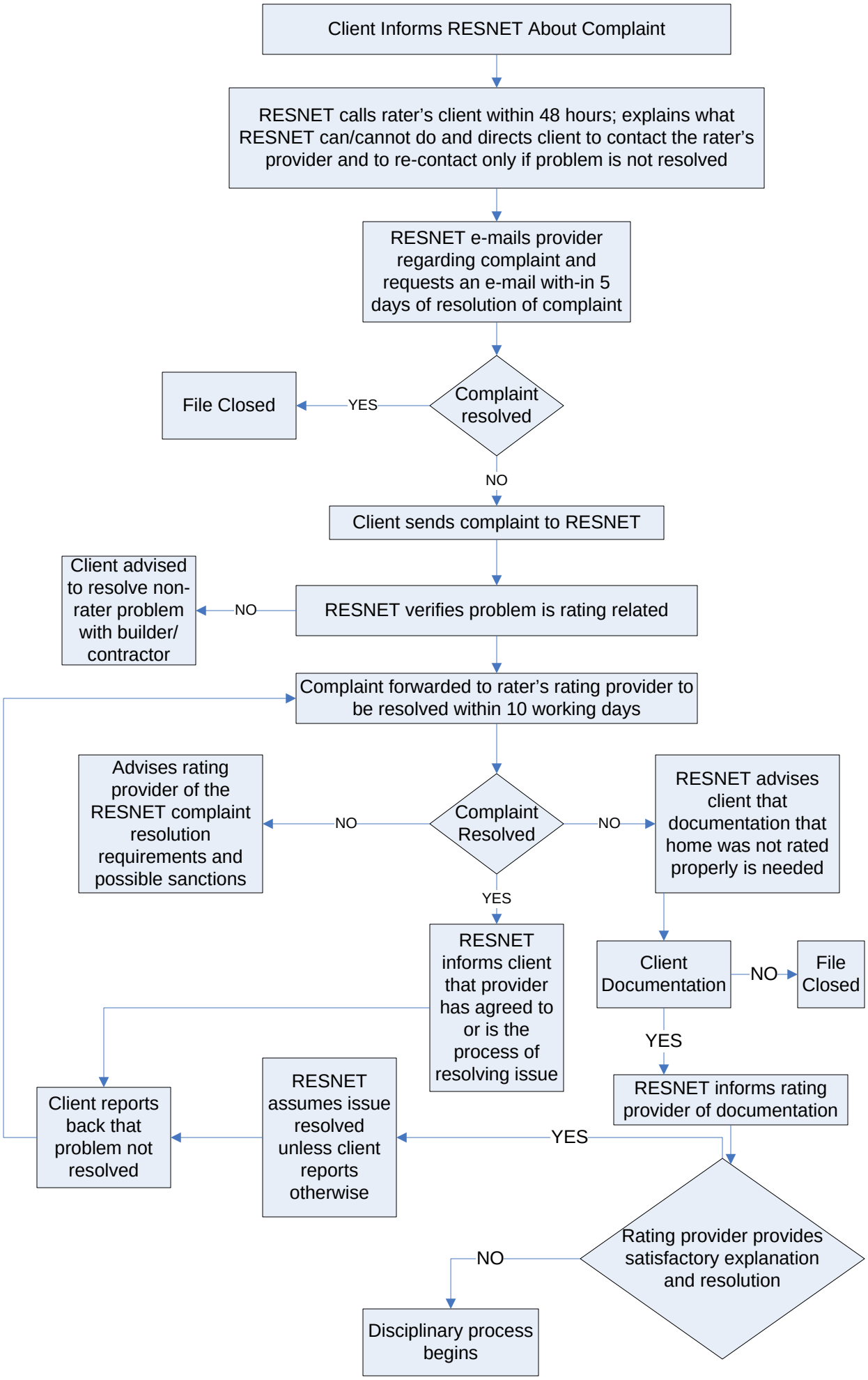RESNET Consumer Complaint Resolution Process