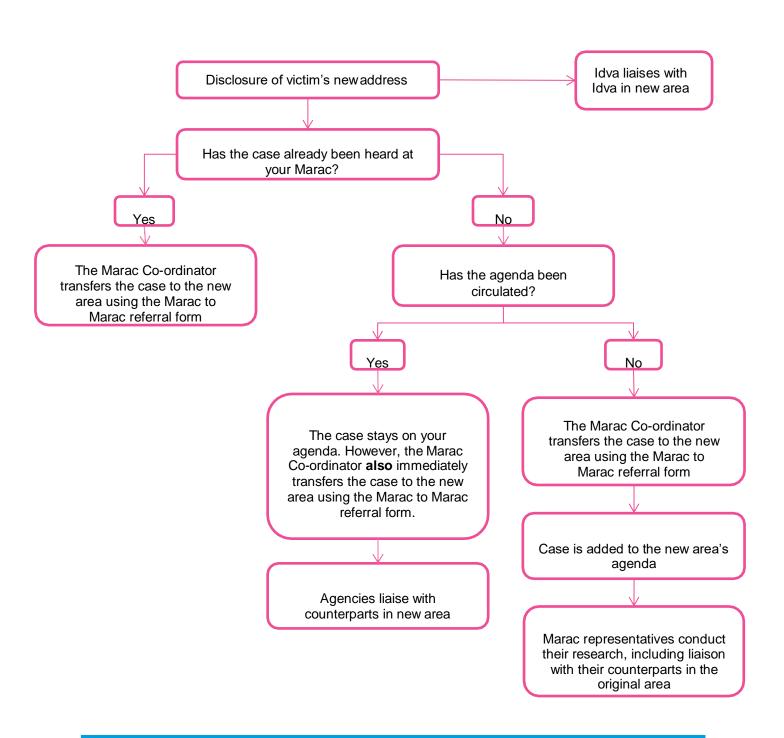




## **Marac to Marac Referrals**

## **The Referral Process**



Disclosure of a new address starts the process again