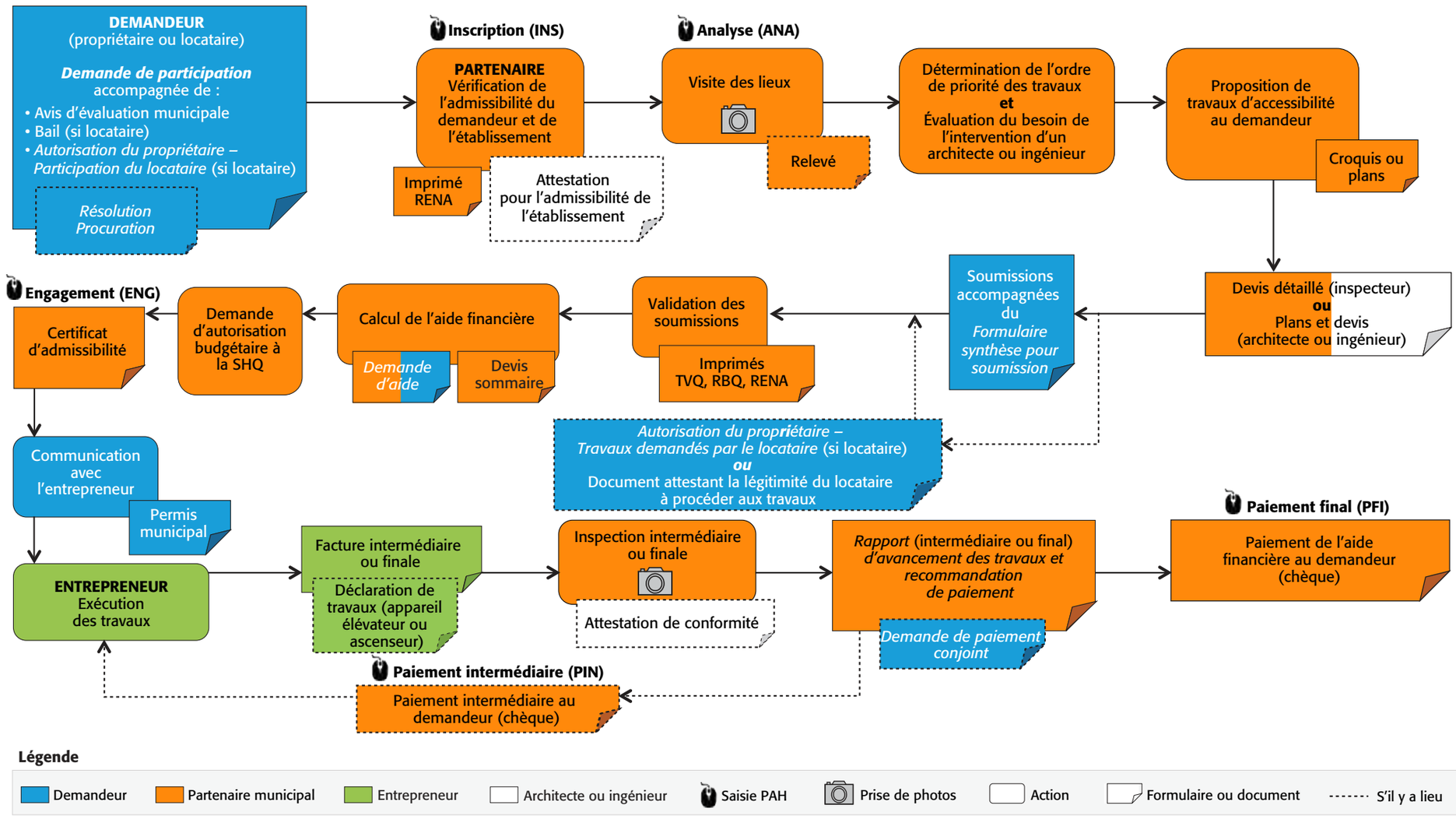LES PRINCIPALES ÉTAPES DE TRAITEMENT D'UNE DEMANDE