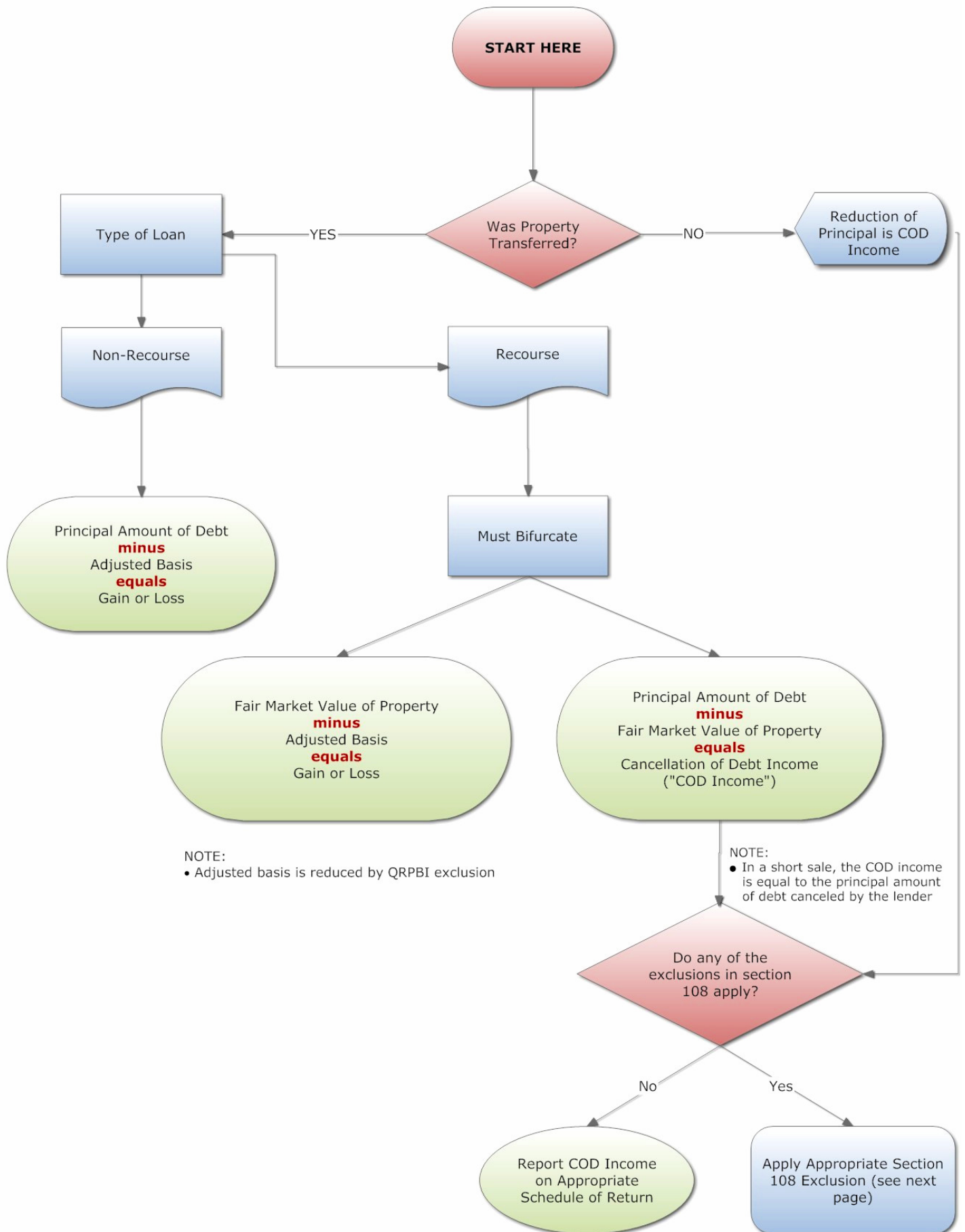


FORECLOSURE / SHORT SALE FLOWCHART



Section 108 Exclusions

