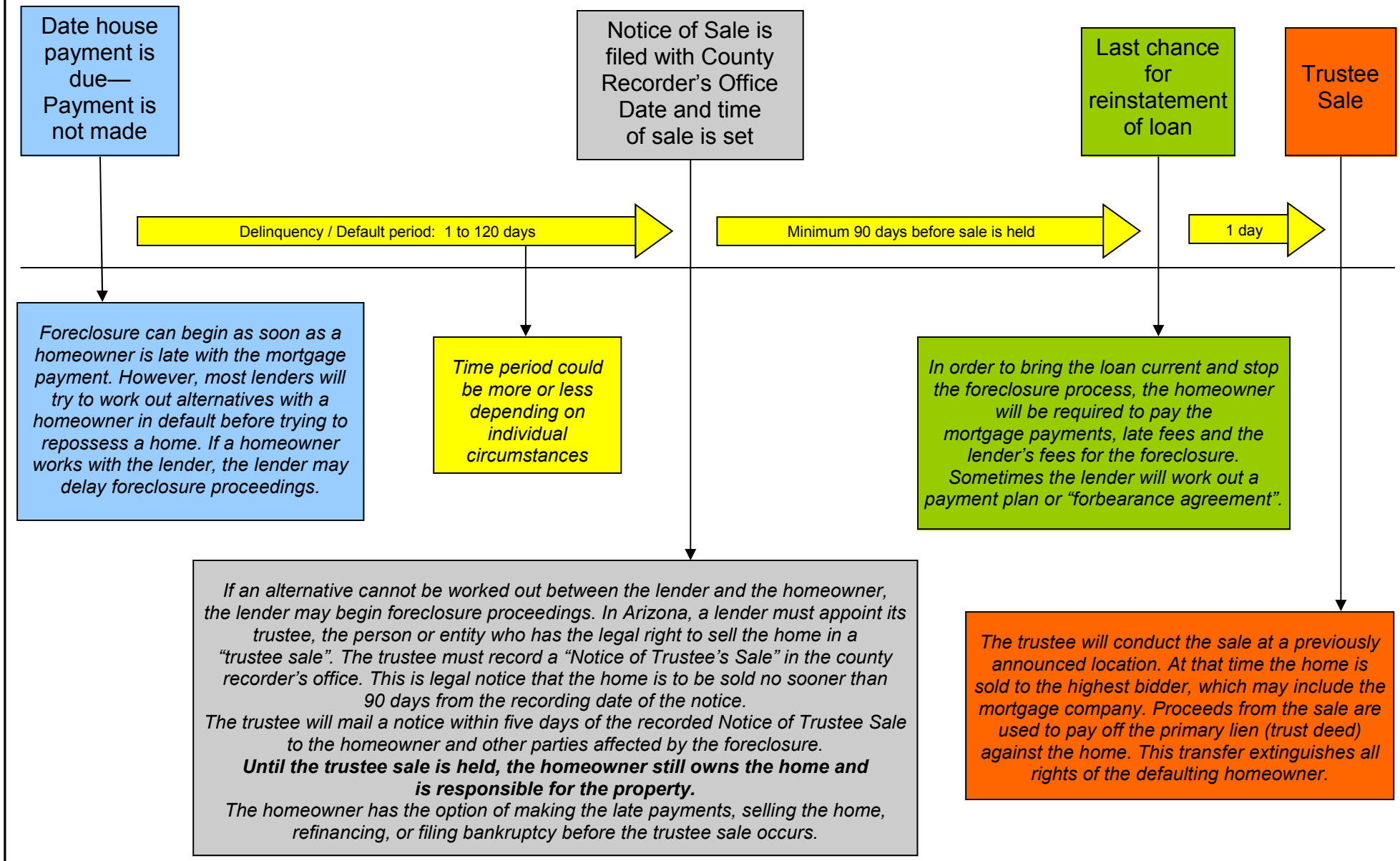FORECLOSURE TIMELINE