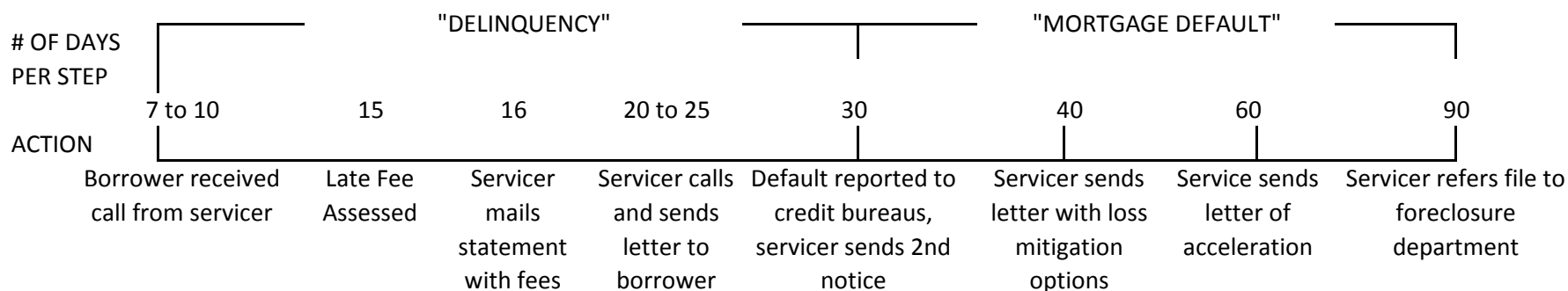


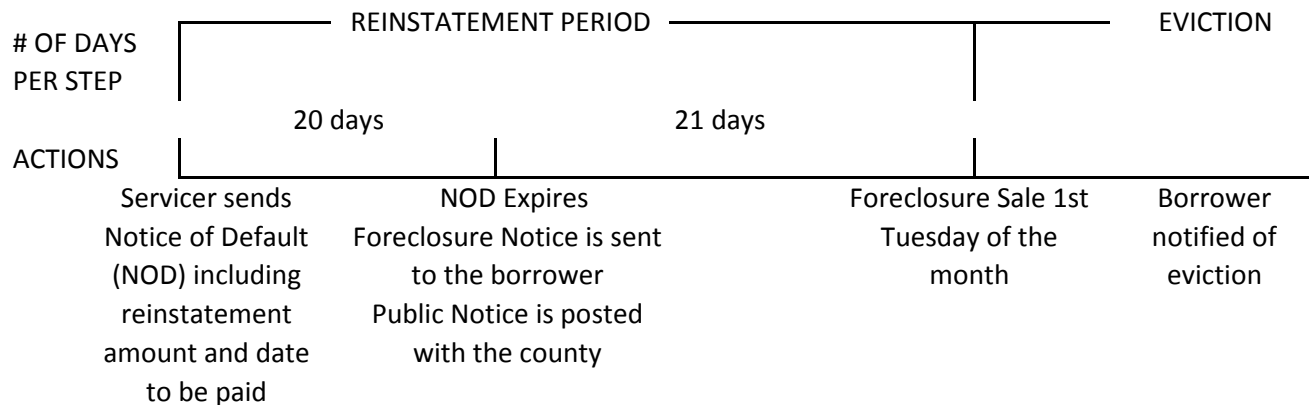
TEXAS TIMELINE OF DELINQUENCY, DEFAULT, AND FORECLOSURE

Please note these are approximate timelines and will vary case by case

DELINQUENCY AND DEFAULT PROCESS



FORECLOSURE PROCESS



**PLEASE BE PROACTIVE
AND CONTACT A
NONPROFIT COUNSELING
ORGANIZATION BEFORE
YOU BECOME
DELINQUENT OR GO INTO
DEFAULT**