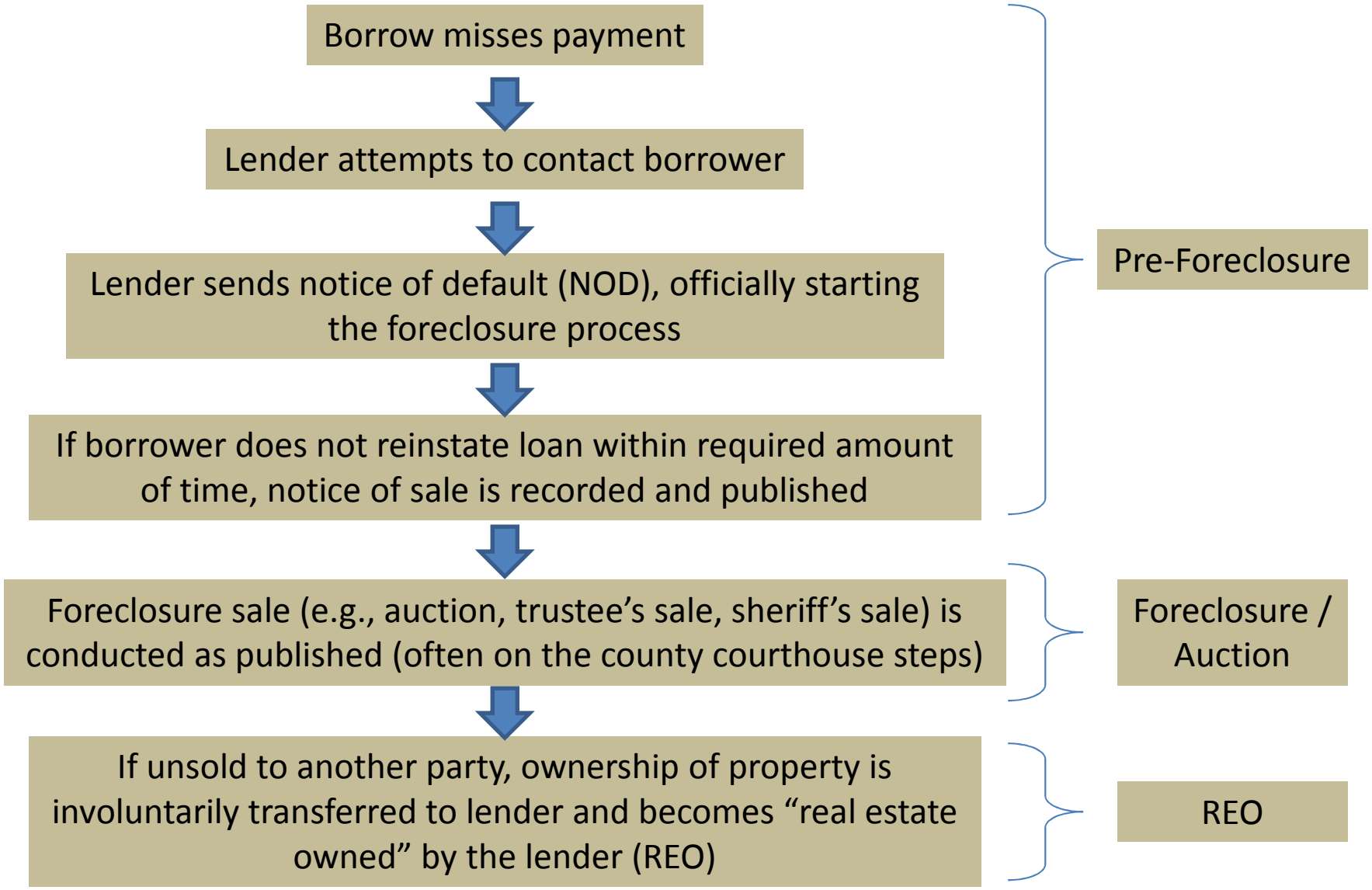The Foreclosure Process