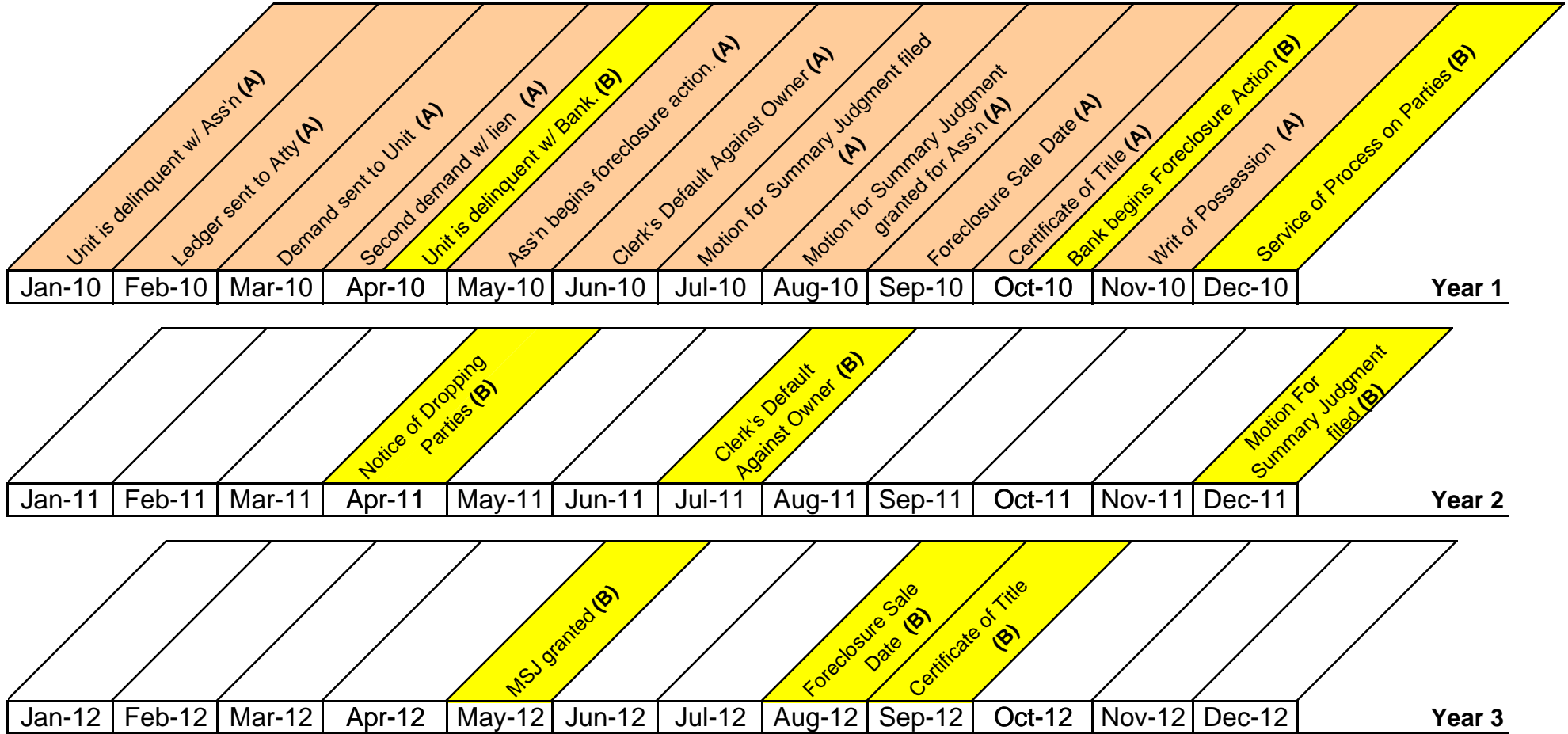


Simultaneous Foreclosures and Delinquency Timeline *

Association Action (A)

Bank Action (B)



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MBR conducts routine assessments of Association's legal matters as courtesy, at no additional charge.

* For illustration purposes only - when both Association and Bank Foreclosures are executed simultaneously and are not contested by property owner