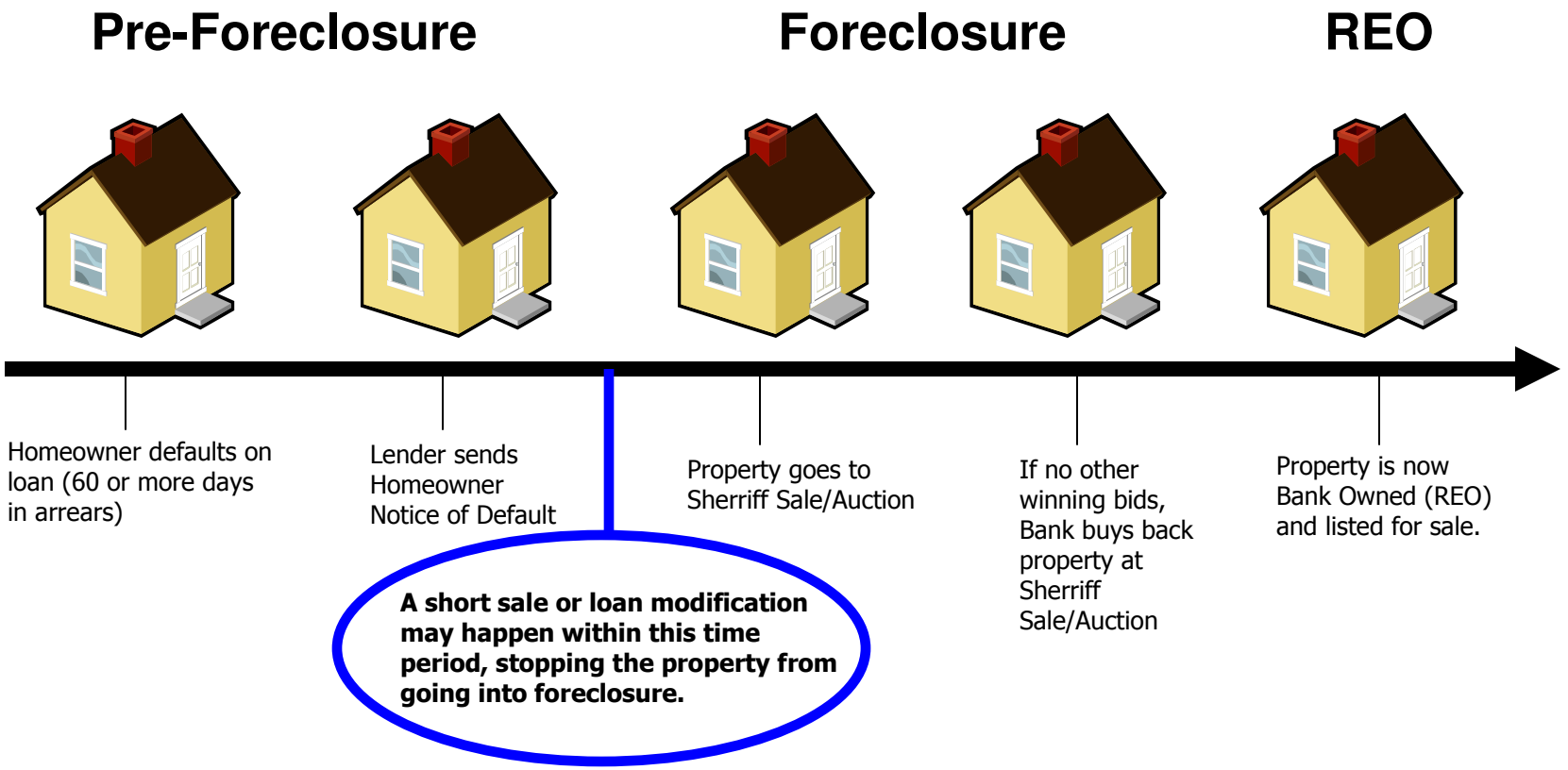Timeline for Short Sales, Foreclosure and REO Sales