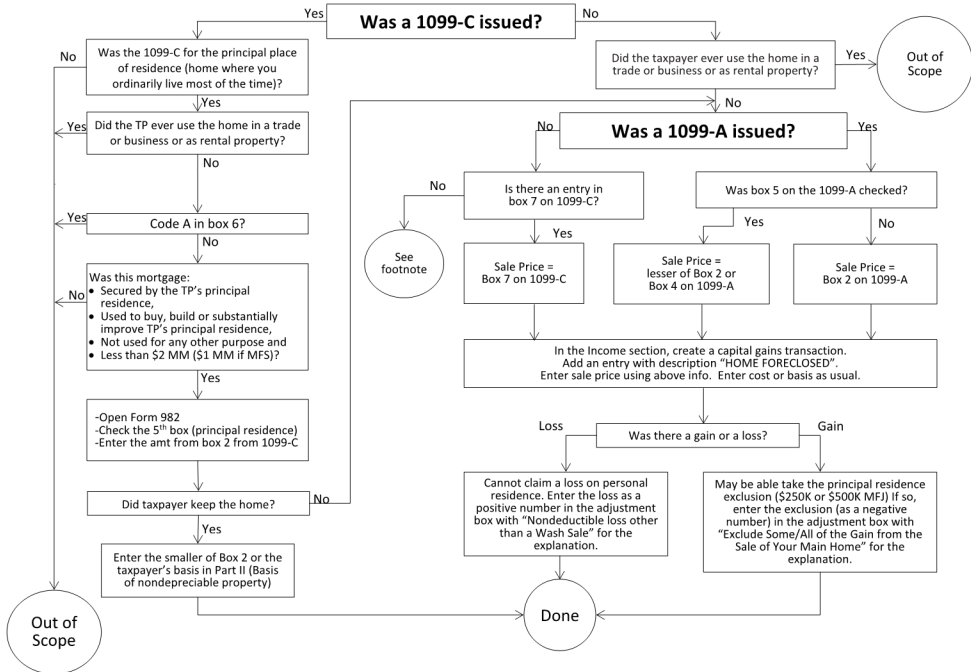


Cancellation of Mortgage Debt and Foreclosure Flowchart



Footnote: Lender should provide either a corrected 1099-C with box 7 filled in or a 1099-A per IRS instructions.