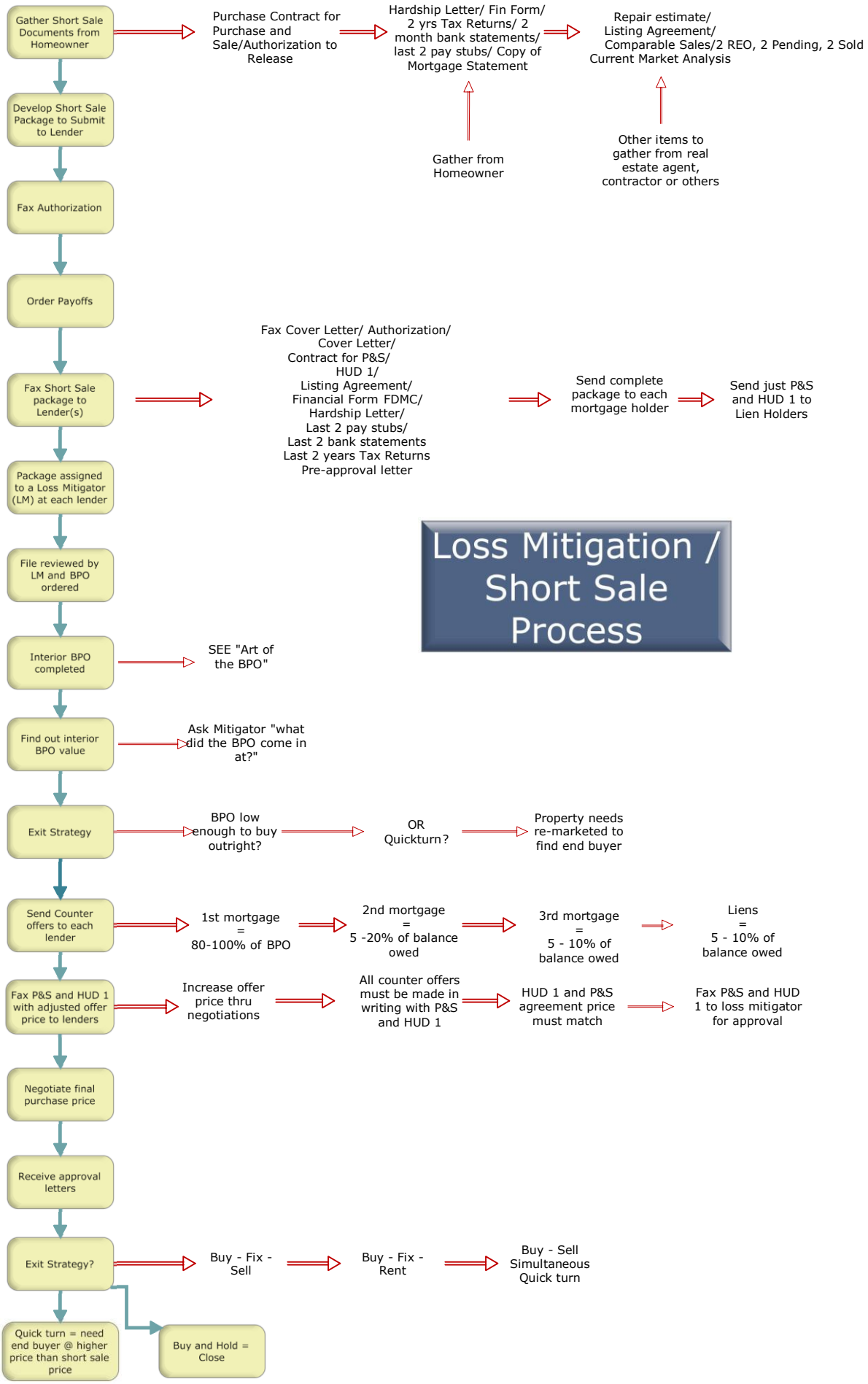Loss Mitigation / Short Sale Process