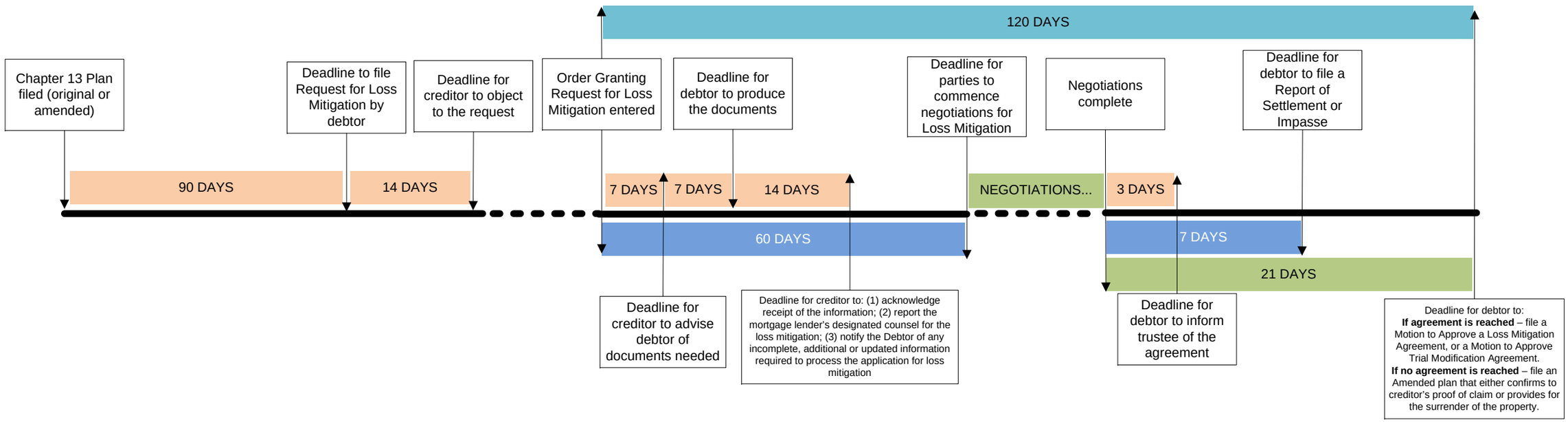# LOSS MITIGATION PROCESS