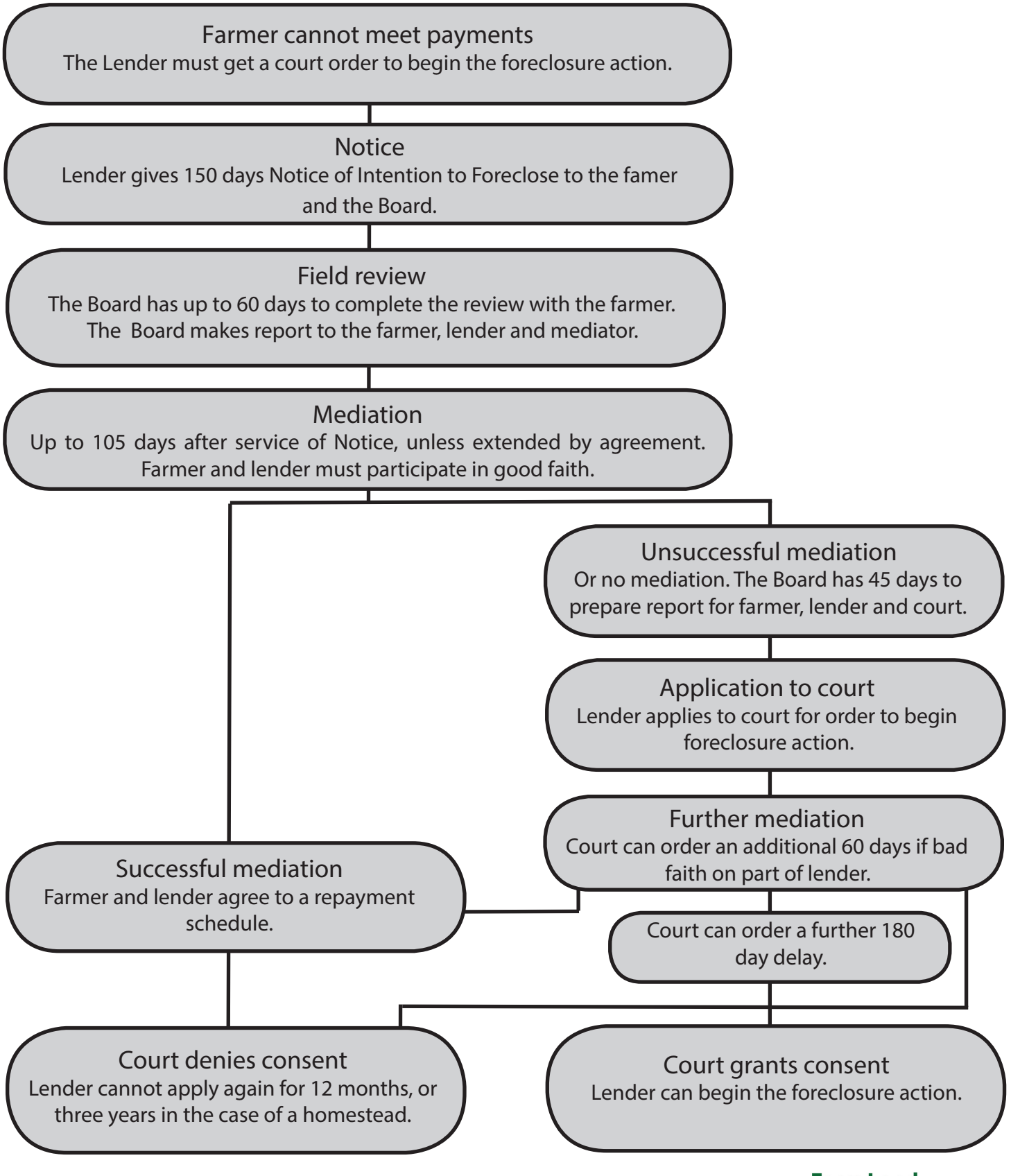Notice of Intent to Foreclose proceedings flowchart