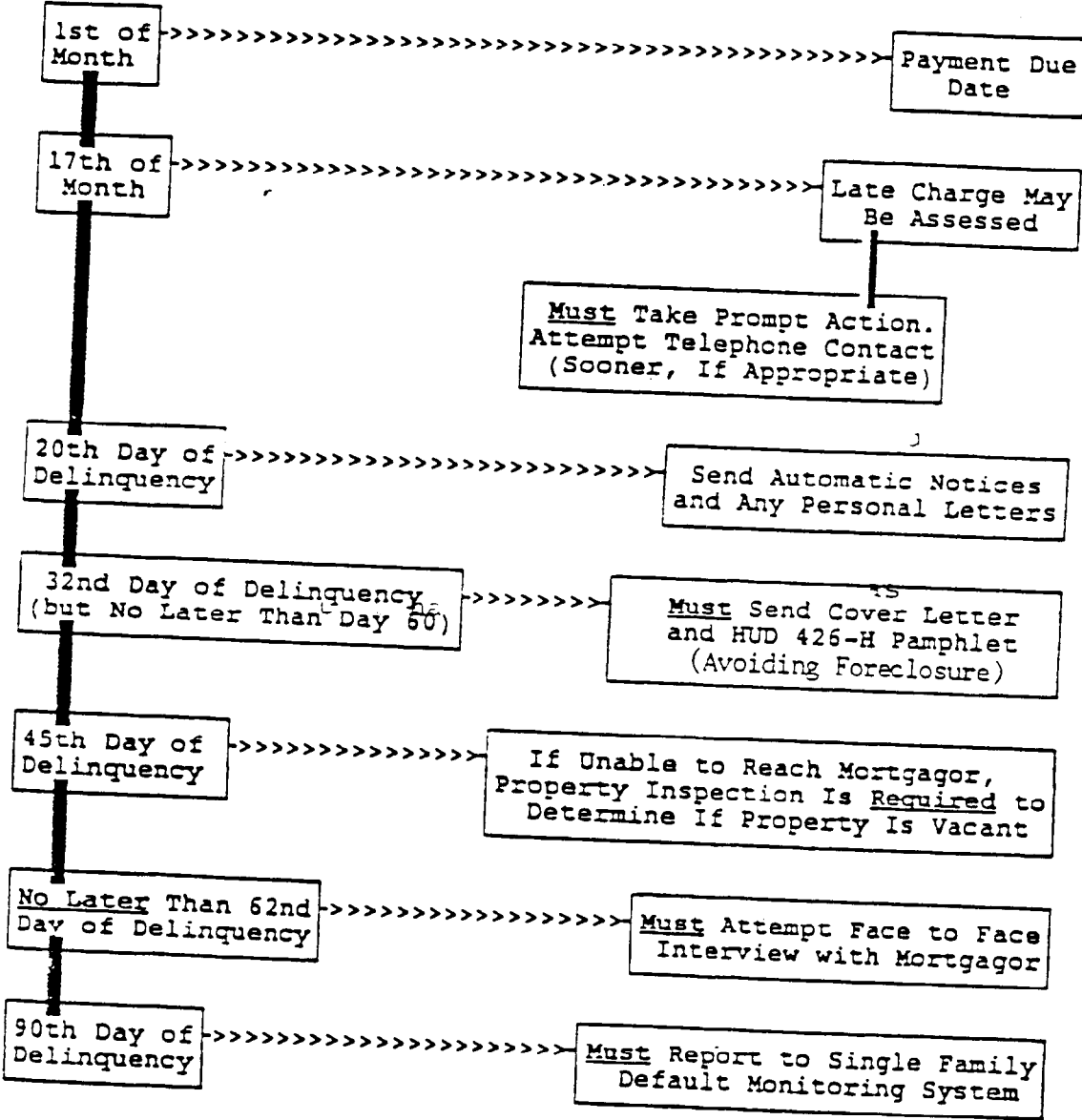


FLOW CHART ON MORTGAGEE COLLECTION REQUIREMENTS, \*



\*NOTE: Mortgagees may refer mortgagors to counseling agencies and may recast or enter into forbearance agreement anytime during delinquency, but must send the counseling list within 45 days of the delinquency.

For overview of the Assignment Program Process see Appendix 25.

█: Indicates daily procession  
 >>: Indicates primary action  
 | : Secondary action