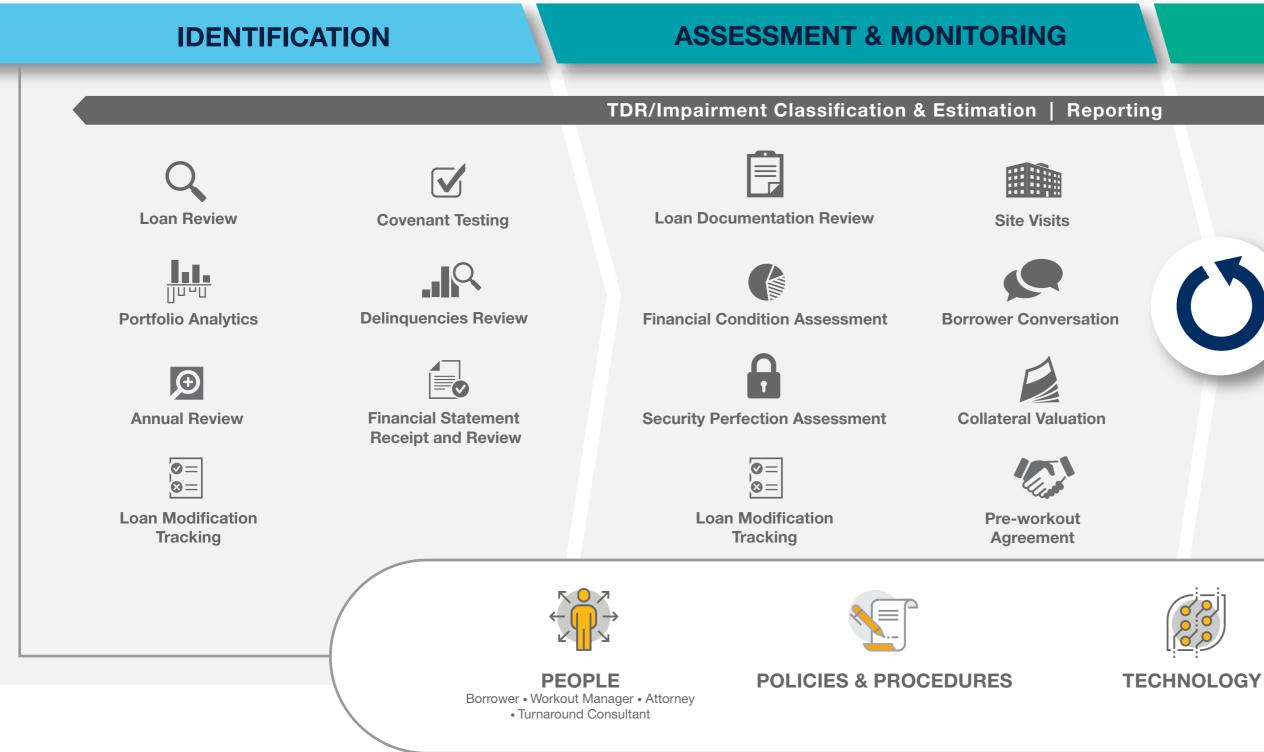


Problem Loan Management Framework



STRATEGY



Bankruptcy



Restructure/Return to Lending Group



Exit (Borrower driven or loan sale)



 Foreclosure Other Real Estate Owned Liquidation