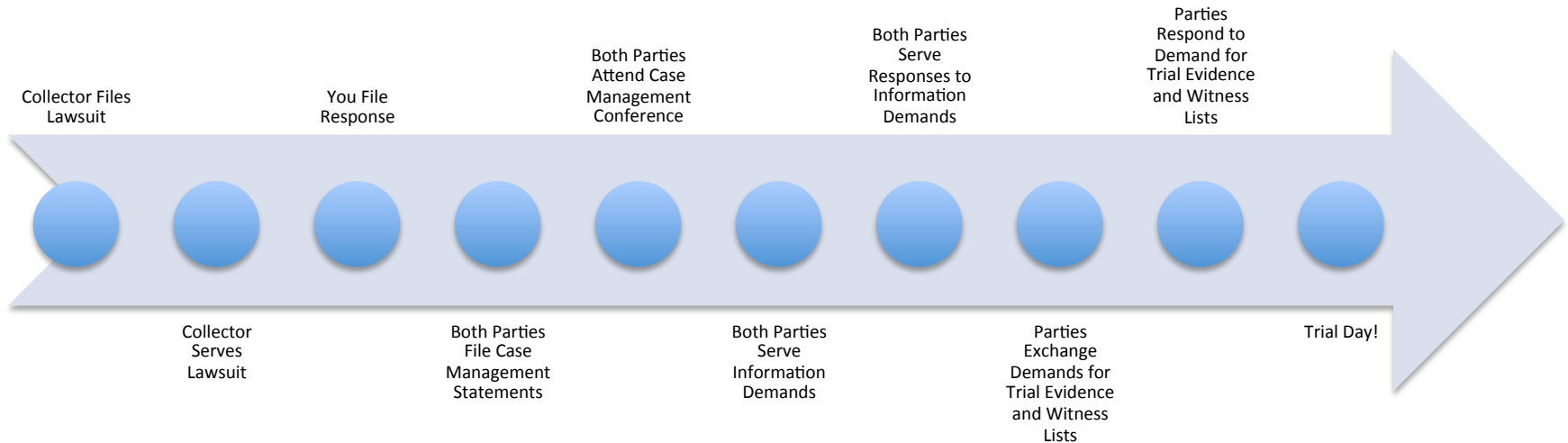


Typical Collection Lawsuit Time Elapsed: One-Year



This illustrates the main events in a *typical* collection case, but it is possible that some of these events will *not* occur in your case, while events not depicted *will* occur. The time estimate of one-year is not set in stone either.

