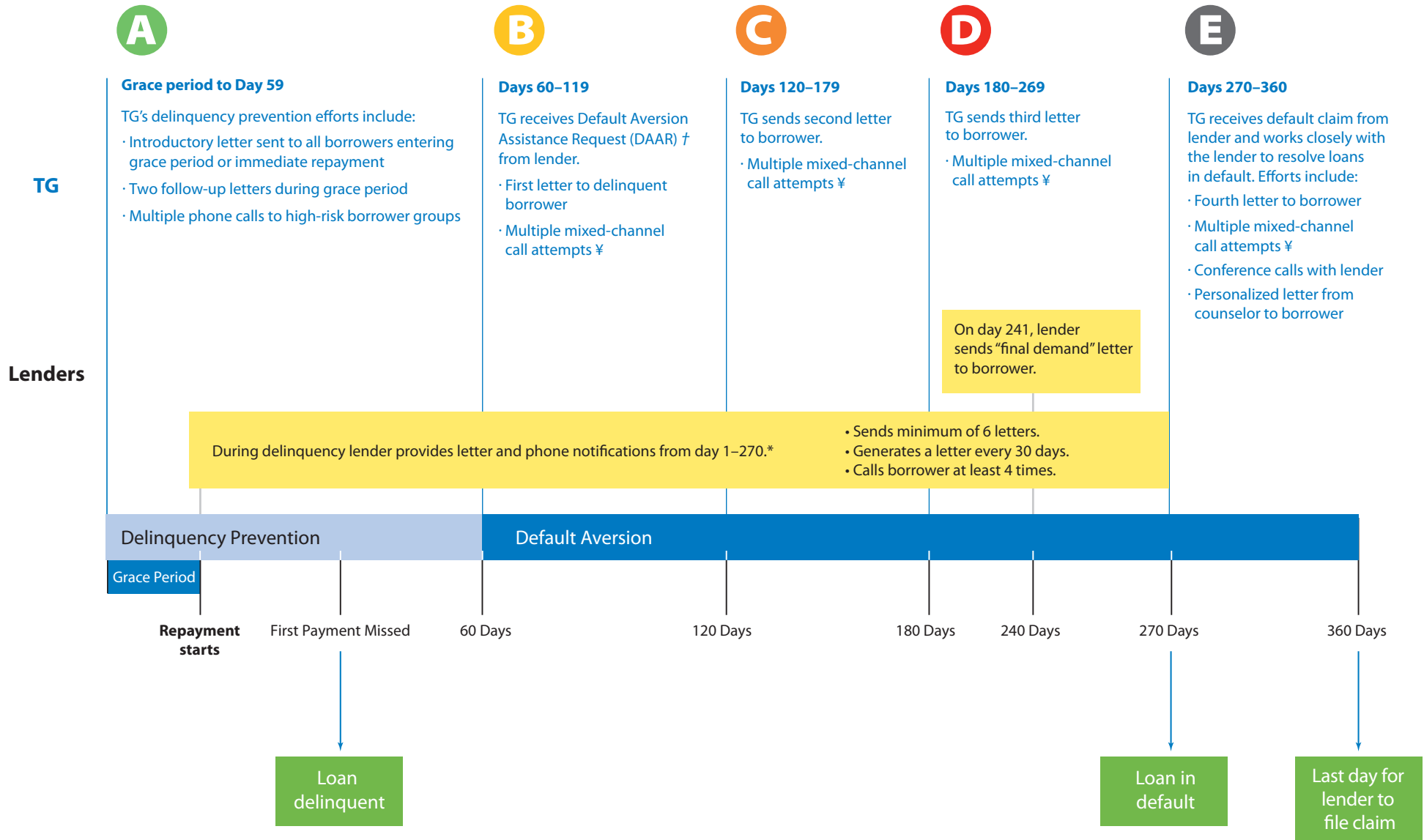


# Timeline of Default Aversion Activities\*



\*For a complete list of due diligence default prevention activities required of lenders and guarantors, see *Common Manual 12.4.A*.

† *Default Aversion Assistance Requests (DAARs)* are requests for default aversion help with borrowers who are delinquent or whose addresses are no longer current (skip-tracing).

¥ *Mixed channel calling attempts* include call attempts using predictive, manual, virtual, "text-to-speech," and e-mail strategies.