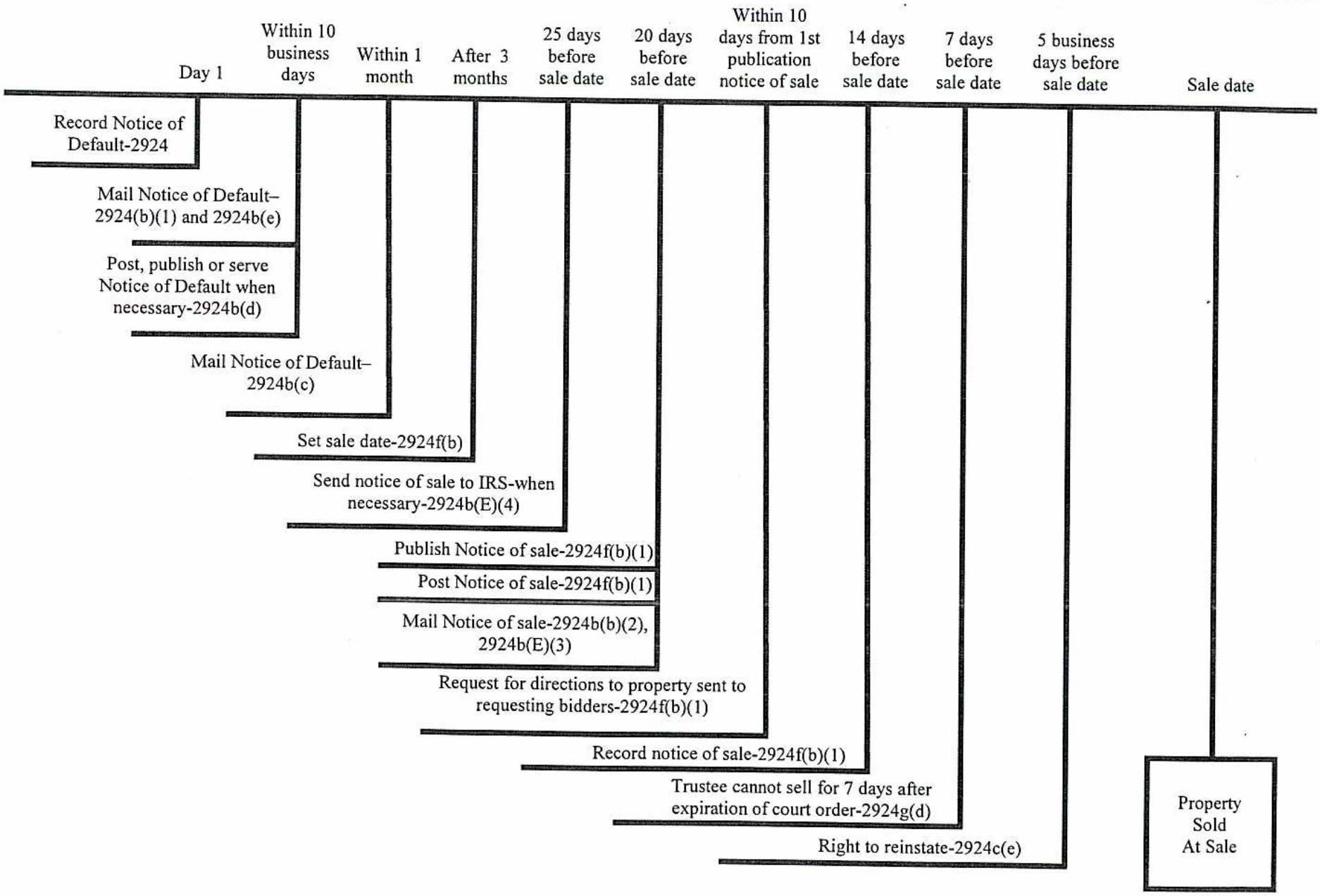California Foreclosure Time Line