

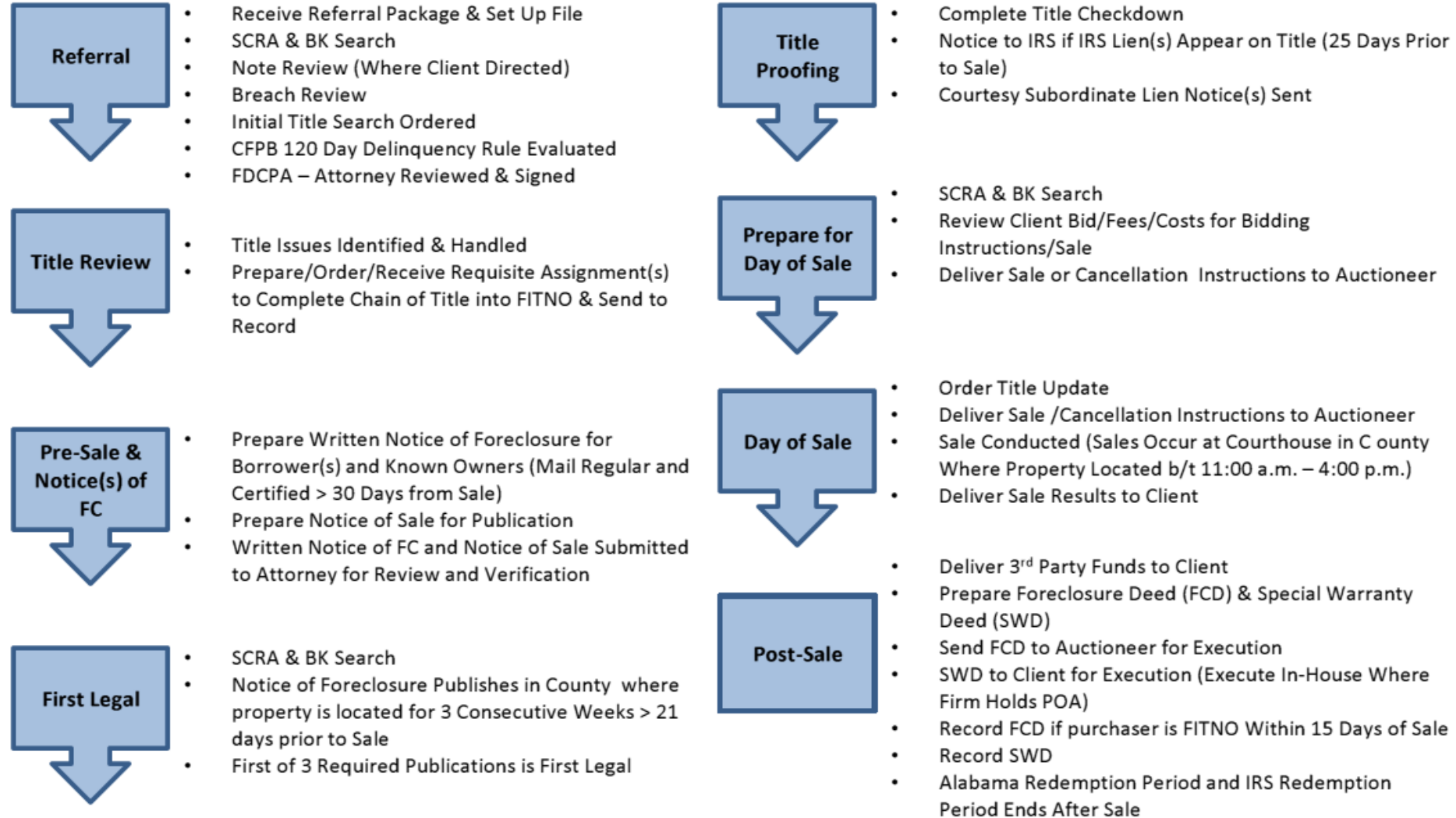


Foreclosure Milestones

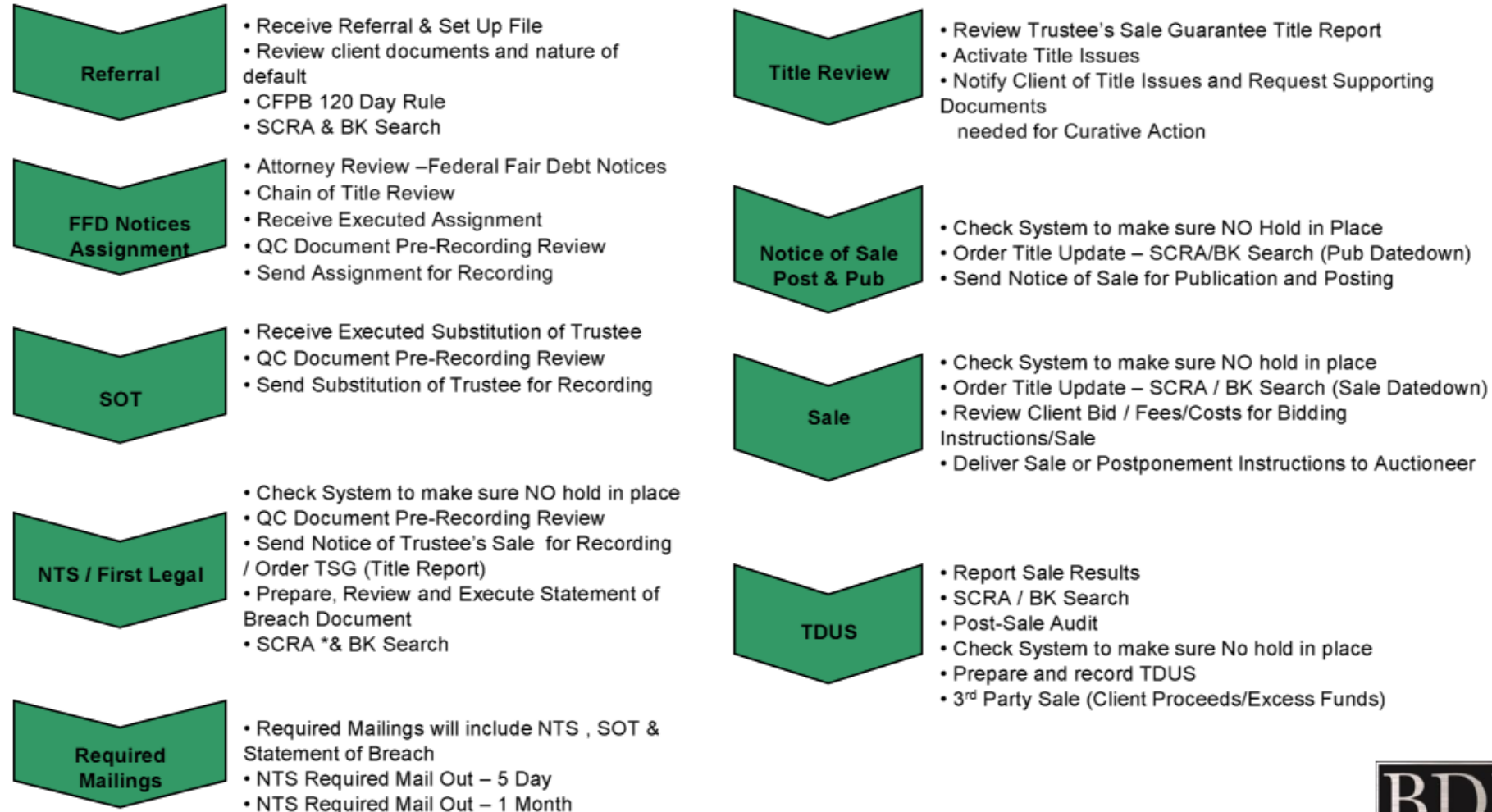
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Alabama Non-Judicial Foreclosures



Arizona Non-Judicial Foreclosures



Texas

California

Georgia

Nevada

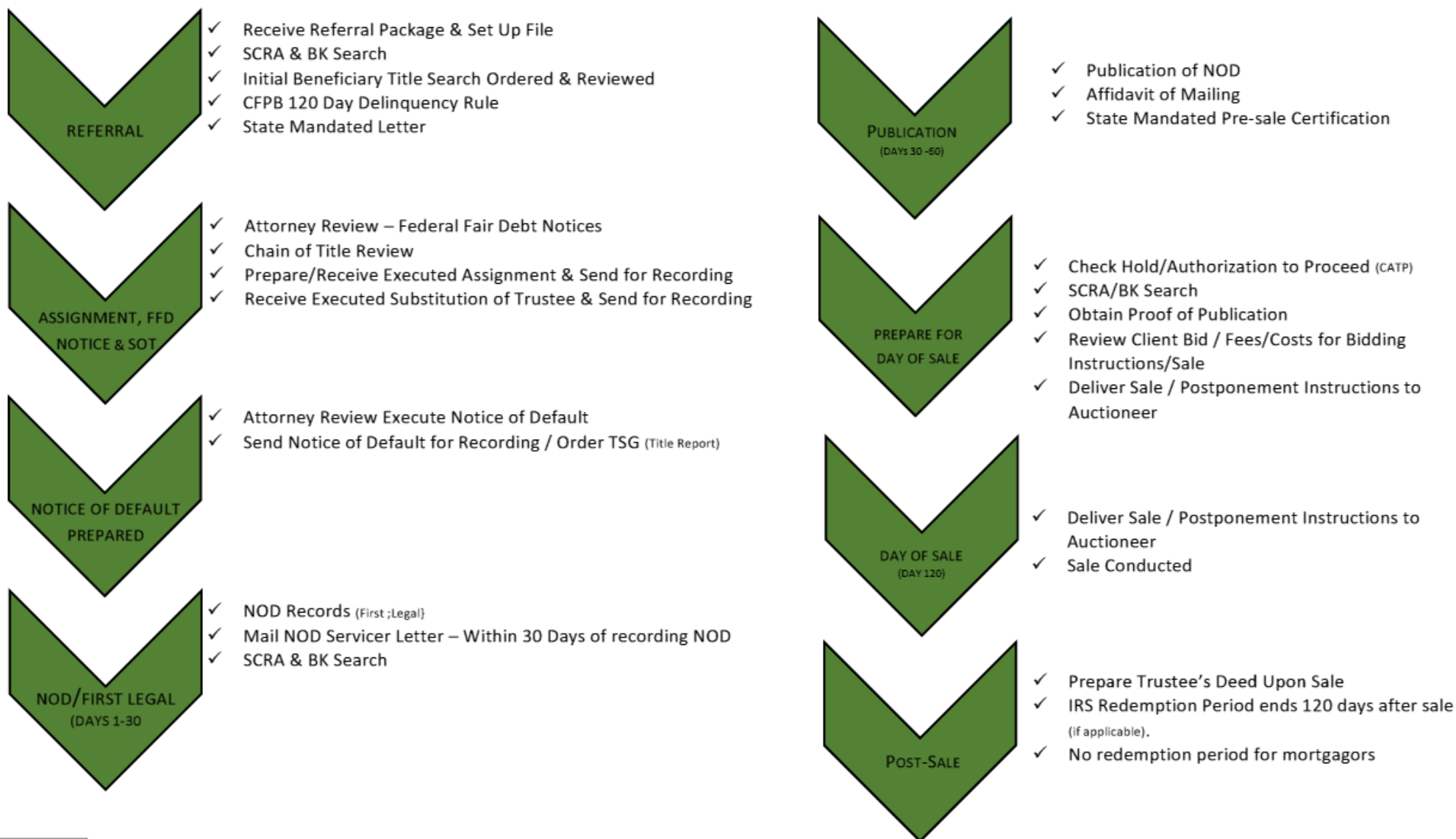
Colorado

Arizona

4004 Belt Line Road, Suite 100 ♦ Addison, Texas ♦ 75001 ♦ (972) 386-5040

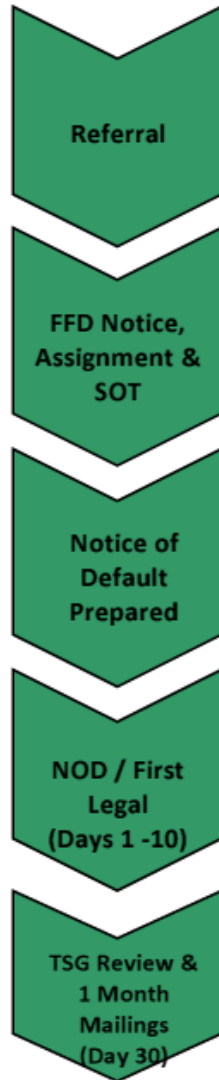
Arkansas

Non-Judicial Foreclosures



**WILSON &
ASSOCIATES**
ATTORNEYS AT LAW

California Non-Judicial Foreclosures



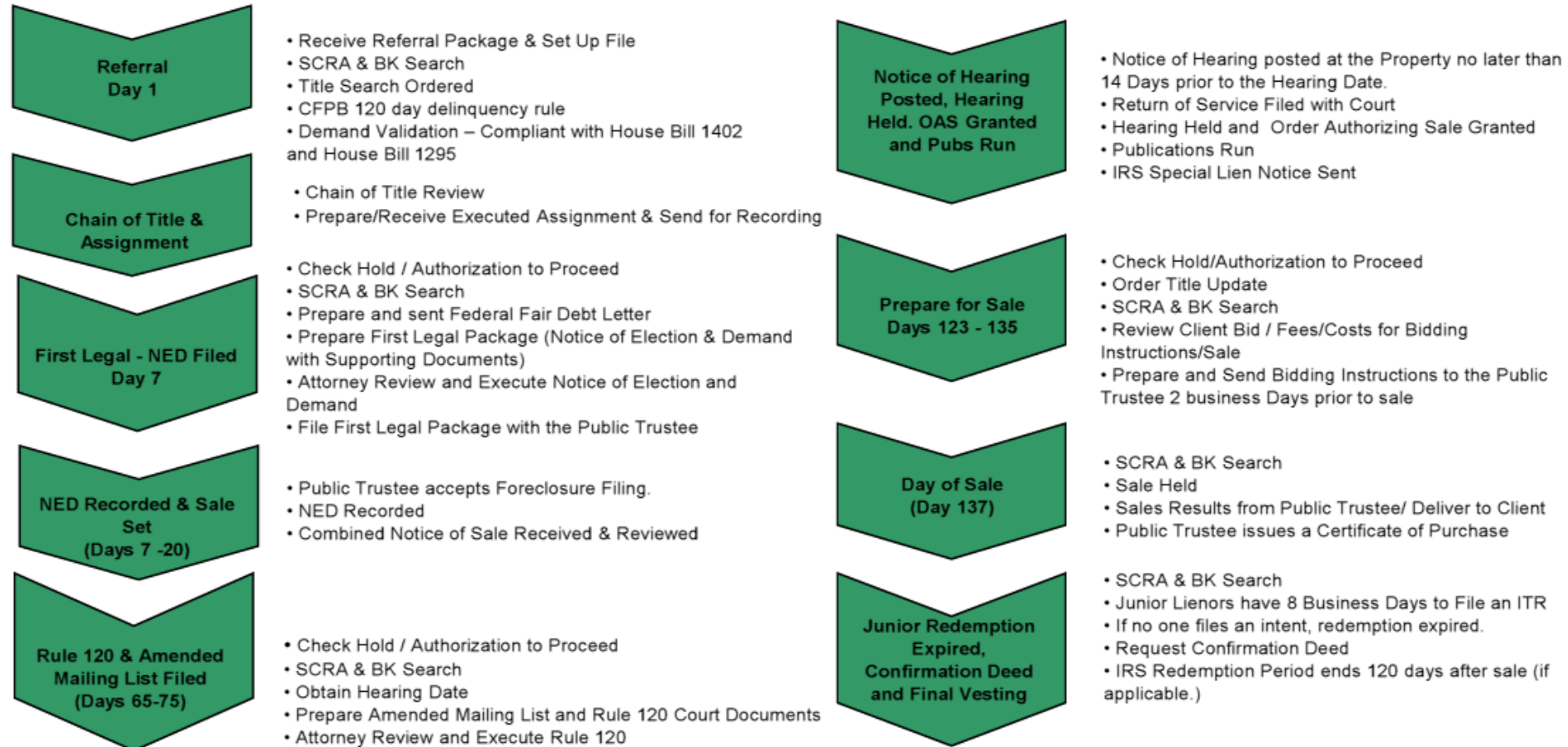
- ✓ Receive Referral Package & Set Up File
- ✓ SCRA & BK Search
- ✓ Initial Beneficiary Title Search Ordered & Reviewed
- ✓ CFPB 120 day delinquency rule
- ✓ Attorney Review –Federal Fair Debt Notices
- ✓ Chain of Title Review
- ✓ Prepare/Receive Executed Assignment & Send for Recording
- ✓ Receive Executed Substitution of Trustee & Send for Recording
- ✓ Receive SB900 NOD Compliance Declaration
- ✓ Check Hold / Authorization to Proceed (CATP)
- ✓ Attorney Review Execute Notice of Default
- ✓ Send Notice of Default for Recording / Order TSG (Title Report)
- ✓ NOD Records (Day 1 of CA Foreclosure)
- ✓ Mail NOD Servicer Letter – Within 5 Days of recording NOD
- ✓ NOD & SB 900 – mail w/in 10 business days of recording NOD
- ✓ SCRA & BK Search
- ✓ Trustee's Sale Guarantee Received and Reviewed
- ✓ NOD and Compliance Declaration Mail Out – 1 Month to entitled parties



- ✓ Check Hold / Authorization to Proceed (CATP)
- ✓ Order Title Update and Complete SCRA/BK Search
- ✓ Send Notice of Sale for Recording
- ✓ Notice to IRS if IRS Liens Appear on Title (25 days before sale)
- ✓ Publish, Post & Mail Notice of Sale (20 days before sale)
- ✓ Check Hold/Authorization to Proceed (CATP)
- ✓ Order Title Update & SCRA/BK Search
- ✓ Review Client Bid / Fees/Costs for Bidding Instructions/Sale
- ✓ Deliver Sale / Postponement Instructions to Auctioneer
- ✓ Deliver Sale / Postponement Instructions to Auctioneer
- ✓ Sale Conducted
- ✓ Prepare Trustee's Deed Upon Sale
- ✓ Send TDUS to successful 3rd party bidder, or for recording if property reverts within 15 days of sale.
- ✓ IRS Redemption Period ends 120 days after sale (if applicable).



Colorado Non-Judicial Foreclosures



Connecticut



Day 1

- Client sends referral with copies of Note, Allonge(s), Mortgage, AOM, Demand and EMAP letters, total debt figures, SSN, FITNO/AITNO
- MRLP reviews/validates referral, orders title, issues DVL

Days 4-10

- MRLP receives/reviews title search; prepares draft writ, summons, complaint, mediation package

Day 30

- MRLP finalizes complaint and mediation package
- Package sent to Marshal to commence service of process. 1st Legal complete

Connecticut



Days 37-60

- Service completed
- Complaint package efiled with the Court

Day 75

- Mediation commences
- 8 month bar on filing foreclosure motions unless Mediation is terminated by the Court

Day 310

- MRLP prepares/requests AOD, AOM, original Note/Mortgage, orders appraisal.
- MRLP continues follow up on above until provided by servicer or vendor.

Connecticut



Days 330-350

- File default motions; await entry of orders on motions and trailing documents from servicer
- File motion for Judgment and await hearing date

Day 370

- Judgment hearing held
- Notify servicer of terms of judgment: Strict or Sale?

Day 450-480

- If Strict Foreclosure, law days expire; Title vests by operation of law; Property can be placed in REO status
- Motion for Deficiency Judgment and Certificate of Foreclosure must be filed within 30 days

Connecticut



Day 495

- If Foreclosure by Sale, sale will be held per terms set by court
- Sale must then be approved by court

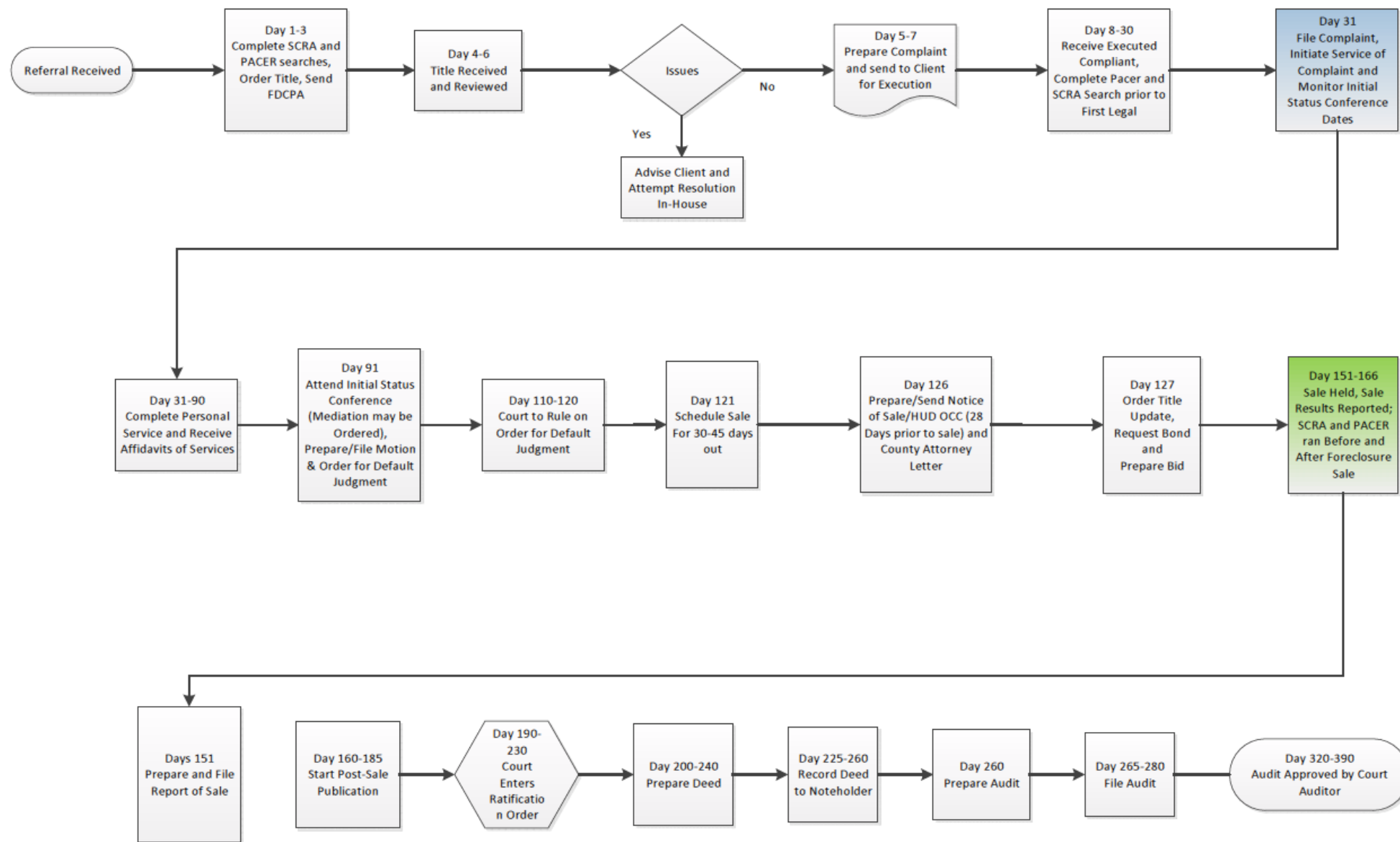
Days 590-605

- Sale approved by court; appeal period expires
- If servicer successful bidder, MRLP receives/records Committee Deed. If 3rd party successful bidder, MRLP files AOD and Motion for Supplemental Judgment

Days 680-720

- Court grants Motion for Supplemental Judgment
- After appeal period, court distributes proceeds

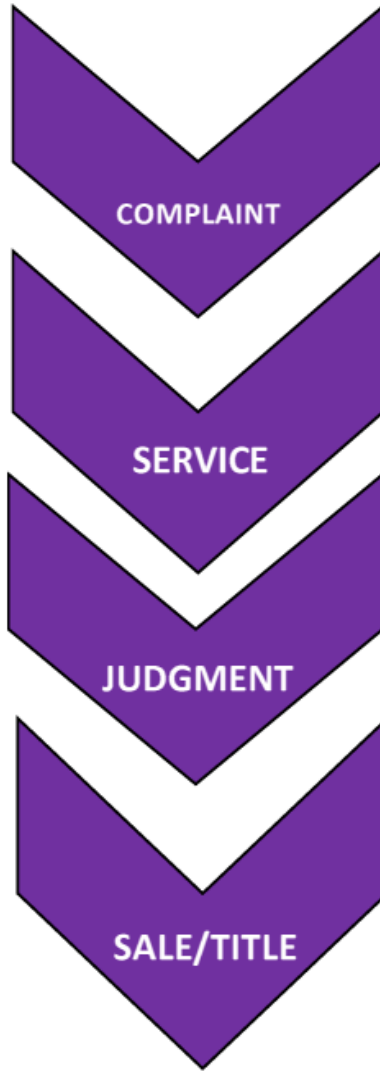
Samuel I. White, P.C. District of Columbia Estimated* Foreclosure Timeline



* Estimated timeline assumes no delay

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FLORIDA Foreclosure Milestones

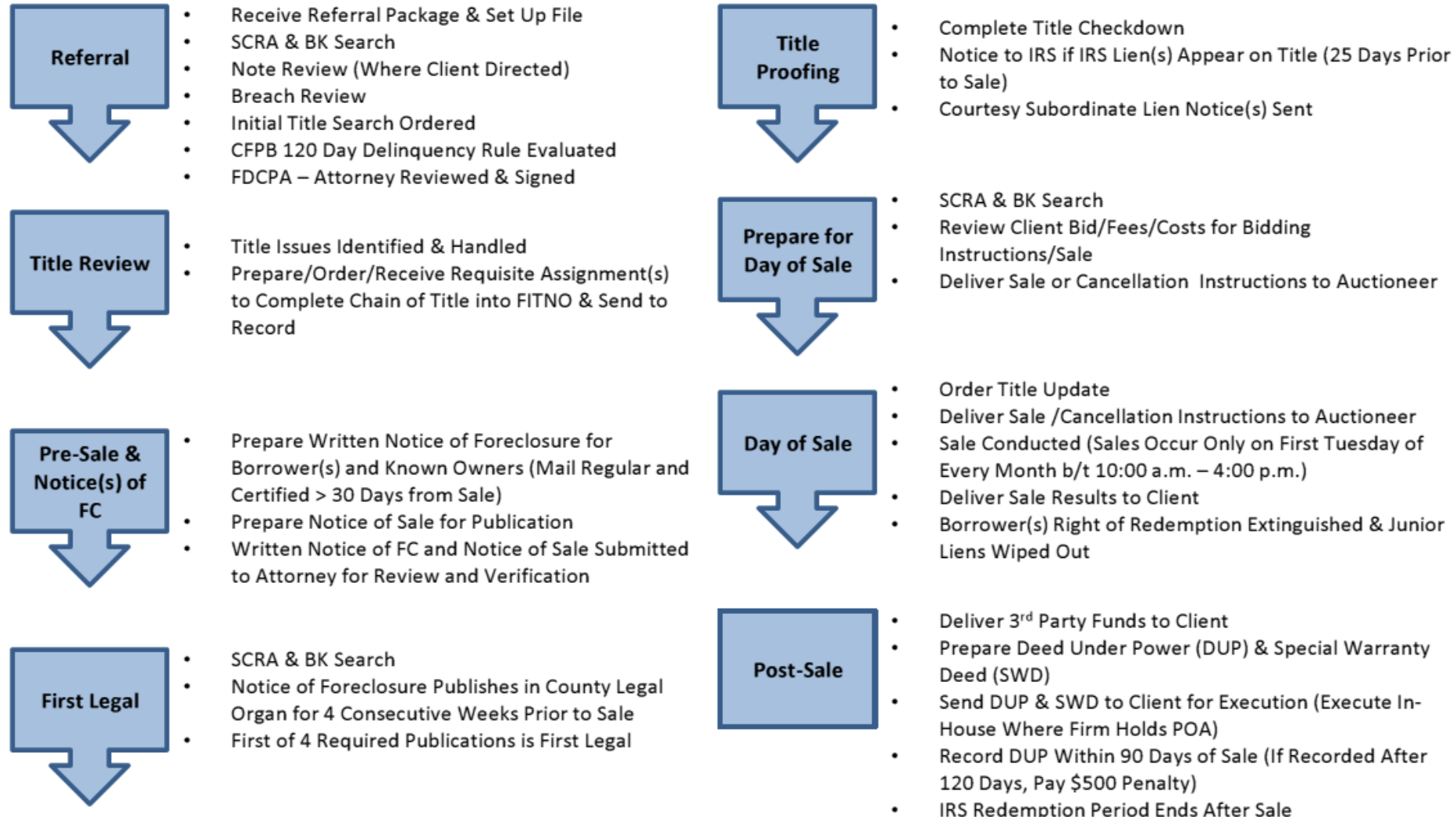


- ✓ CERTIFICATION OF ORIGINAL NOTE OR LOST NOTE AFFIDAVIT REQUIRED
- ✓ COMPLAINT MUST BE VERIFIED
- ✓ EFFECTUATED BY PROCESS SERVER
- ✓ CONSTRUCTIVE SERVICE OK
- ✓ 20 DAY ANSWER PERIOD
- ✓ AOI, COSTS, ATTYS FEES AFFIDAVITS
- ✓ MOTION FOR SUMMARY JUDGMENT; TRIAL, OR OTSC
- ✓ SALE SET BY CLERK OF COURT
- ✓ COURT ORDER NEEDED TO CANCEL
- ✓ 10 DAY OBJECTION PERIOD

MRLP
McCalla Raymer Leibert Pierce, LLC
Alabama • Connecticut • Florida
Georgia • Illinois • Mississippi

McCALLA RAYMER LEIBERT PIERCE, LLC

Georgia Non-Judicial Foreclosures



ILLINOIS Non-Contested Judicial Foreclosure Timeline



Iowa Foreclosure Milestones



- ✓ Set up FC file in system
- ✓ Order title report
- ✓ Perform PACER & SCRA searches
- ✓ Requests payoff figures from client for acceleration letters
- ✓ **First Legal** = Petition filed with the court



- ✓ **Foreclosure Sale Held**



- ✓ Answer period expires
- ✓ Application for Default Judgment and Decree sent to the court
- ✓ Affidavit of Indebtedness executed by Servicer



- ✓ Firm receives recorded Sheriff's Deed and uploads to client
- ✓ If 3rd party sale; receive and process sale proceeds; foreclosure concluded



- ✓ Judgment entered
- ✓ Praecipe for Execution sent for filing and Sale Packet sent to the sheriff
- ✓ Sheriff sets the sale and handles the publication and notices
- ✓ Once the firm receives the sale date and notice of sale from the Sheriff, the firm will request bidding instructions

Kansas Foreclosure Milestones



- ✓ Set up FC file in system
- ✓ Order title report
- ✓ Perform PACER & SCRA searches



- ✓ **First Legal** = Petition filed with the court



- ✓ Answer period expires
- ✓ Request payoff figures for judgment from client
- ✓ Firm files Journal Entry of Judgment with court



- ✓ Judgment entered
- ✓ Wait 14-day for stay of execution before setting sale
- ✓ Publish Notice of Sale for three consecutive weeks



- ✓ **Foreclosure Sale Held**
- ✓ Requested bidding instructions sent back to attorney at least 1 week prior to sale



- ✓ Redemption period expires
- ✓ Most redemption periods are 3 months, but some can be as long as 12 months



- ✓ Firm receives recorded Sheriff's Deed and uploads to client
- ✓ If 3rd party sale; receive and process sale proceeds; foreclosure concluded

KENTUCKY Foreclosure



- ✓ Title Search ordered
- ✓ Skip trace as needed
- ✓ SCRA/Pacer searches
- ✓ Review chain of title and allonges/request missing documents
- ✓ Obtain figures and prepare FDCPA letters
- ✓ Record AOM

- ✓ Receive/ review title
- ✓ SCRA & Pacer searches
- ✓ Complaint and Lis Pendens drafted
- ✓ Attorney review
- ✓ Complaint e-filed or overnighted

- ✓ Obtain service via sheriff, certified mail, Secretary of State, process server or Warning order attorney
- ✓ Title update order
- ✓ Affidavits prepared

- ✓ Draft motion for default or summary judgment
- ✓ Set hearing if required
- ✓ SCRA & Pacer searches
- ✓ Prepare & file military certification/affidavit
- ✓ Prepare Judgment Entry
- ✓ Attorney review
- ✓ Motion efiled or sent to Court
- ✓ Judgment sent to Court which authorizes sale



- ✓ Notify client of master Commissioner sale once notified
- ✓ Notice of Sale published
- ✓ SCRA & PACER searches
- ✓ Request bidding instructions
- ✓ Prepare Bid
- ✓ Review Sale Ad
- ✓ Arrange for sale attendance

- ✓ Attend sale conducted by Master Commissioner
- ✓ Sale results reported
- ✓ SCRA/Pacer searches

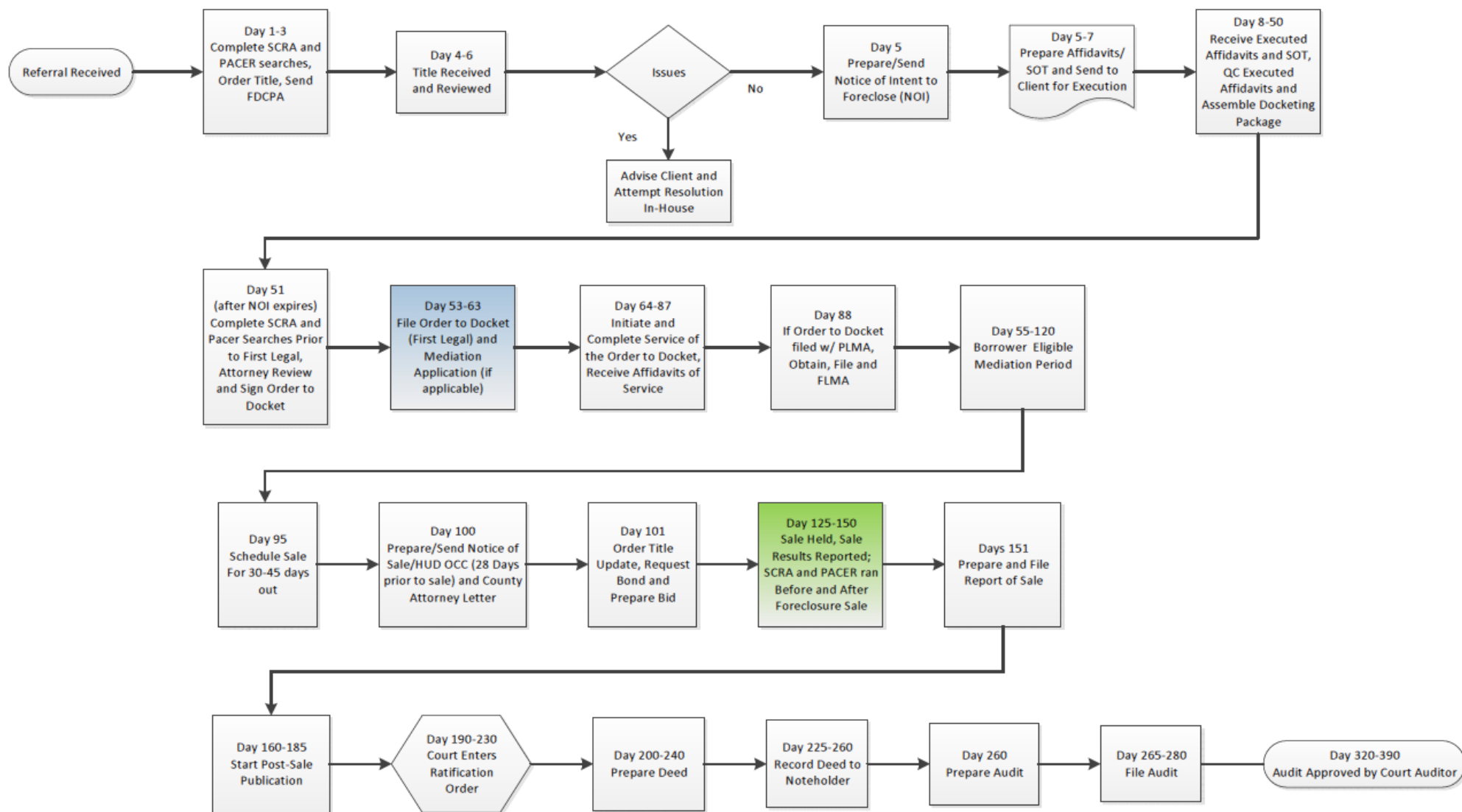
- ✓ Prepare Confirmation Entry and/or Order of Distribution
- ✓ Review confirmation entry and order of distribution prepared by Master Commissioner
- ✓ Attorney review
- ✓ SCRA & Pacer searches

- ✓ Prepare deed
- ✓ Prepare appropriate Notice to Vacate where applicable
- ✓ Prepare Cash for Keys docs where applicable
- ✓ Prepare Praeipce for Writ of Possession, Forced Entry Detainer, or Personal Property Eviction Notice
- ✓ SCRA & Pacer searches
- ✓ Prepare and file Military Affidavit/Certification

*SCRA and Pacer searches may vary as required by client.

**Steps are not all inclusive and may vary by case, county and client.

Samuel I. White, PC Maryland Estimated* Foreclosure Timeline



* Estimated timeline assumes no delay

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Massachusetts Foreclosure Milestones



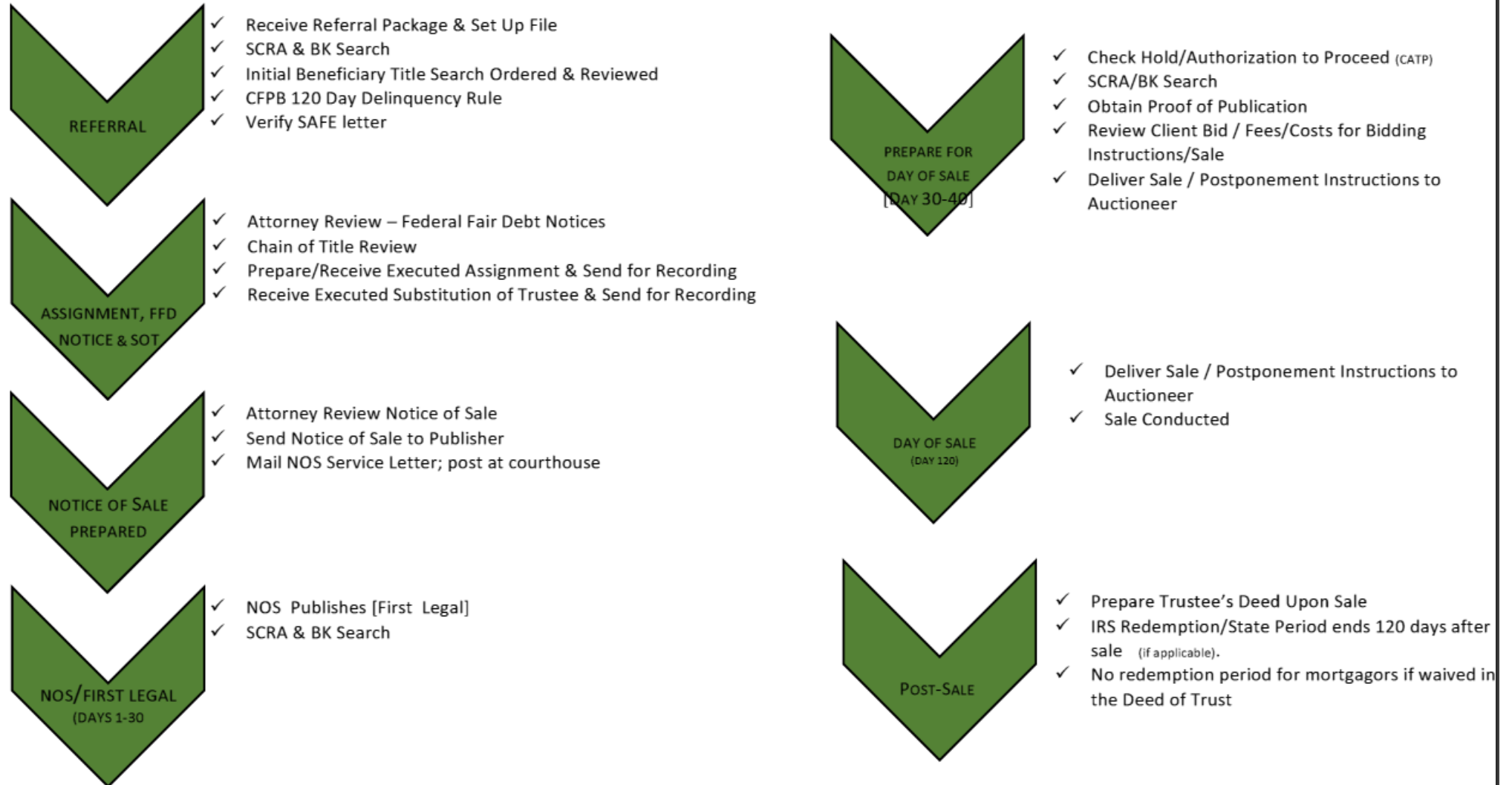
- ✓ Order Title
- ✓ Servicer signs Mortgagee Affidavit
- ✓ Right to Cure Letter
- ✓ Service of Order of Notice by Publication, Sheriff and Recording
- ✓ File Return of Service
- ✓ Judgment issues after Return Date
- ✓ 35 B&C Affidavit needed
- ✓ 209 Certification needed
- ✓ Notice of Sale published and sent by certified mail
- ✓ Sale conducted by licensed auctioneer at the property
- ✓ Post-sale documents (Deed, etc) need to be executed by servicer



HARMON LAW OFFICES, P.C.

Mississippi

Non-Judicial Foreclosures



**WILSON &
ASSOCIATES**
ATTORNEYS AT LAW

Missouri Foreclosure Milestones



- ✓ Set up FC file in system
- ✓ Order title report
- ✓ Perform PACER & SCRA search



- ✓ Appointment of Successor Trustee recorded
- ✓ Foreclosure sale scheduled
- ✓ Acceleration letters sent



- ✓ **First Legal** = Notice of Sale is published once a week for four consecutive weeks or once a day for 21 consecutive days depending on the county. Bidding instructions requested



- ✓ **Foreclosure Sale Held**



- ✓ Firm receives recorded Trustee's Deed and uploads to client.
If 3rd party sale; receive and process sale proceeds;
foreclosure concluded

Nebraska Foreclosure Milestones



- ✓ Set up FC file in system
- ✓ Order title report
- ✓ Perform PACER & SCRA searches



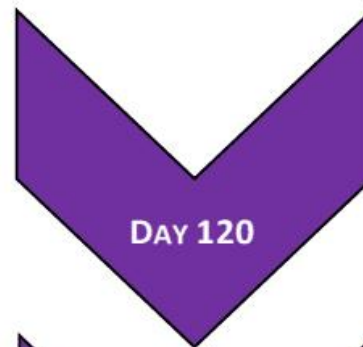
- ✓ Appointment of Successor Trustee and Notice of Default recorded
- ✓ **First Legal** = Service of recorded Notice of Default completed



- ✓ 30-day statutory reinstatement period following the recording of the Notice of Default expires



- ✓ Notice of Sale is published once a week for five consecutive weeks
- ✓ Request bidding instructions from the client



- ✓ **Foreclosure Sale Held**



- ✓ Firm receives recorded Trustee's Deed and uploads to client
- ✓ If 3rd Party Sale; receive and process sale proceeds; foreclosure concluded

New Hampshire Foreclosure Milestones



✓ Order Title

✓ Assignments must be recorded

✓ Fannie Mae requires foreclosing in its Name

✓ Notice of Sale published and sent by certified mail

✓ Sale conducted by licensed auctioneer at the property

✓ Post-sale documents (Deed, etc) need to be executed by servicer and recorded within 60 days after sale



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Nevada Non-Judicial Foreclosures



Referral

- Receive Referral and Set Up File
- SCRA and BK Search
- CFPB 120 Day Rule

FFD Notices Assignment

- Attorney Review – Federal Fair Debt Notices
- Chain of Title Review
- Receive Executed Assignment
- QC Document Pre-Recording Review
- Send Assignment for Recording

SOT

- Receive Executed Substitution of Trustee
- Prepare / Receive Declaration of Compliance
- QC Document Pre-Recording Review
- Send Substitution of Trustee for Recording

Compliance Declaration NOB

- Prepare / Receive NV Notice of Breach Affidavit & Declaration of Authority
- Check Holds / Receive NV Authorization to Proceed
- Attorney Review / Execute Notice of Breach
- Send Notice of Breach for Recording / Order TSG
- Post Notice of Breach (at least 100 days prior to sale)
- Post / Serve Danger Notice (at least 60 days prior to sale)

Mailings Title Review

- Review TSG Title Report / Notify Client of Title Issues
- Mail Notice of Breach Servicer Letter (within 5 days of NOB recording)
- 10 Day Mailings

Notice of Sale

- Order Title Update / SCRA / BK Search
- Prepare / Record Notice of Trustee's Sale
- Publish (for 3 weeks), Post & Mail Notice of Sale (at least 20 days before sale)
- Mail IRS Notices if Required (at least 25 days before sale)

Prior To Sale

- Check Holds / Receive NV Authorization to Proceed
- Obtain / Review Client Bid
- Order Title Update / SCRA / BK Search
- Deliver Sale / Postpone Instructions to Auctioneer

Sale Trustee's Deed

- BK / SCRA Search Day of Sale
- Conduct Sale / Report Sale Results
- Prepare and Record Trustee's Deed Upon Sale
- 3rd Party Sale - Process Client Proceeds / Excess Funds
- Mail TDUS to HOA if They Have Recorded Request for Notice



New Jersey Foreclosure Milestones



- ✓ AOM Recorded
- ✓ Servicer executed CODI
- ✓ Lis Pendens Recorded
- ✓ 45 days average from Referral
- ✓ Service on homeowners, borrowers and all lienholders
- ✓ 30 days average from Complaint
- ✓ Statewide mediation – opt-in
- ✓ Two stage judgment: default, and then final judgment
- ✓ Servicer executed CAD
- ✓ 120 days average from Judgment, delays apply in some counties
- ✓ Can be postponed or stayed
- ✓ 45-60 days average to receipt of Deed



KML LAW GROUP, P.C.

New York Foreclosure Milestones



REFERRAL

- ✓ Receive referral from client & obtain necessary documents
- ✓ Run necessary searches (i.e. PACER, SCRA)
- ✓ Request and obtain title search.

FIRST LEGAL/SUMMONS & COMPLAINT FILED

- ✓ Completed on average in 45-60 days
- ✓ Executed Statement of Review required from client attesting to the accuracy/verification of all documents and Summons and Complaint to file Certificate of Merit

SERVICE COMPLETE

- ✓ Completed on average in approx. 15-30 days
- ✓ Common Delays – deceased defendant; defendant cannot be located (Order of Publication)

MANDATORY SETTLEMENT CONFERENCE

- ✓ Completed on average in 180 days
- ✓ Held to facilitate both retention and non-retention settlement
- ✓ Statutory penalties if bad faith determined by court



New York Foreclosure Milestones

**ORDER OF REFERENCE or
MOTION FOR SUMMARY
JUDGMENT**

- ✓ Courts averaging 3-6 months Upstate and 6-12 months Downstate
- ✓ If no answer, move for default of parties & appointment of referee in Order of Reference. If answer, move to strike & appointment of referee in Summary Judgment

OATH & REPORT

- ✓ Completed on average in 30 days
- ✓ Hearing can be requested if amount due contested

**JUDGMENT OF FORECLOSURE
AND SALE**

- ✓ Courts averaging 3-6 months Upstate and 6-12 months Downstate
- ✓ Seek confirmation of Oath & Report, right to sell property and reserve right to seek deficiency

FORECLOSURE SALE

- ✓ Completed on average in 40 days
- ✓ Publish 4 consecutive times
- ✓ Can postpone once within 28 days



North Carolina Foreclosure Milestones



Day 5

- ✓ Order title search
- ✓ Perform PACER & SCRA search
- ✓ Review NC 45-day pre-foreclosure notice and NCHFA database registration
- ✓ Send 5-day attorney fee notice (§6-21.2)
- ✓ Send FDCPA/30 day letter (§45-21.16(c)(5a)) with payoff figures

Day 14

- ✓ Record executed Substitution of Trustee
- ✓ Obtain and review title search
- ✓ Obtain hearing date from Clerk's office
- ✓ Perform PACER & SCRA search
- ✓ **First Legal:** File Notice of Hearing (NOH) with Clerk of Superior Court
- ✓ Upload Affidavit of Default for Servicer execution

Day 56

- ✓ Perform PACER & SCRA search
- ✓ Confirm valid service on the parties
- ✓ Attend clerk's hearing, post and serve Notice of Sale, order publication of Notice of Sale

Day 77

- ✓ Perform PACER & SCRA search
- ✓ Obtain bid from servicer
- ✓ Conduct Sale and confirm if no upset bidding
- ✓ If upset bids placed, monitor upset bids until sale confirms

Day 97

- ✓ File Final Report and Account with Clerk
- ✓ Record Substitute Trustee's Deed & Notice of Foreclosure



HIGH PERFORMANCE LAW™

OHIO Foreclosure



- ✓ Title Search ordered
- ✓ Obtain figures and prepare FDCPA Letters
- ✓ Skip trace as needed
- ✓ SCRA/Pacer searches
- ✓ Review chain of title and allonges/request missing documents



- ✓ Receive/ review title
- ✓ SCRA & Pacer searches
- ✓ Complaint drafted
- ✓ Attorney review
- ✓ Complaint e-filed or overnighted
- ✓ Preliminary Judicial Report filed
- ✓ Obtain approved legal description from county



- ✓ Obtain service via personal, residential, certified mail, or process server
- ✓ Service by publication if required
- ✓ Title update order
- ✓ Affidavits prepared



- ✓ Prepare and file Military Certification/Affidavit
- ✓ Draft motion for default or summary judgment and Judgment Entry
- ✓ SCRA & Pacer searches
- ✓ Attorney review
- ✓ Circulate to opposing counsel as required
- ✓ Judgment package and motion e-filed or sent to Court
- ✓ Final Judicial Report filed
- ✓ Draft Motion and Order to Appoint Private Selling Officer where applicable.



- ✓ Prepare detailed reports for Private Selling Officer where applicable
- ✓ Praecipe for order of sale prepared
- ✓ Order of sale prepared
- ✓ Notify parties of Sale Date as required
- ✓ SCRA & PACER searches
- ✓ Request Bidding Instructions
- ✓ Prepare Bid
- ✓ Review Sale Ad
- ✓ Arrange for Sale attendance



- ✓ Attend Sale
- ✓ Sale results reported
- ✓ Obtain all cost and tax bills
- ✓ SCRA/Pacer searches



- ✓ Prepare confirmation of sale
- ✓ Attorney review
- ✓ Circulate to opposing counsel as required
- ✓ Confirmation Entry e-filed or sent to Court
- ✓ SCRA & Pacer searches



- ✓ Prepare deed
- ✓ Prepare appropriate Notice to Vacate where applicable
- ✓ Prepare Cash for Keys documents where applicable
- ✓ Praecipe for Writ of Possession, Forced Entry Detainer, or Personal Property Eviction Notice where applicable
- ✓ SCRA & Pacer searches
- ✓ Prepare and file Military Affidavit/Certification

*SCRA and Pacer searches may vary as required by client.

**Steps are not all inclusive and may vary by case, county, client, and investor.

Oklahoma Foreclosure Milestones



- ✓ After referral and title review, Petition is filed within 30 days.
- ✓ This triggers service, which can take 75-90 days to complete
- ✓ Default judgment entered within 120-150 days.
- ✓ An Answer can delay judgment.
- ✓ This may also trigger counterclaims, that cause delay.
- ✓ Sale scheduled by Sheriff.
- ✓ The administration of sales varies by county.
- ✓ Sales can be reset or continued.
- ✓ Confirmation usually within 150-210 days.
- ✓ Judge confirms all sales procedures followed.
- ✓ Deed is issued and recorded.



Pennsylvania Foreclosure Milestones



- ✓ Executed AOM
- ✓ Servicer executed Verification
- ✓ 20-30 days average time from referral
- ✓ Personal Service, or alternate service by court order
- ✓ 30-45 days average from Complaint
- ✓ 20 counties have mediation
- ✓ Default judgment entered by court clerk
- ✓ 35 days average from Service
- ✓ 90-120 days average from Judgment
- ✓ Can be postponed or stayed
- ✓ 45-60 days average to Deed



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Rhode Island Foreclosure Milestones



**PRE-FORECLOSURE
MEDIATION
CERTIFICATE
NEEDED**

- ✓ Pre-foreclosure mediation required for owner occupied property;
- ✓ Mediation notices must be sent before the loan is 120 days delinquent

**TITLE CLEAR
ASSIGNMENTS
RECORDED**

- ✓ Assignments must be recorded
- ✓ Fannie Mae requires foreclosing in its Name

SCHEDULE SALE

- ✓ Notice of Sale published and sent by certified mail

**SALE HELD AT
PROPERTY**

- ✓ Sale conducted by licensed auctioneer at the property
- ✓ Post-sale documents (Deed, etc) need to be executed by servicer and recorded within 45 days after sale

HARMON LAW OFFICES, P.C.

South Carolina Foreclosure Milestones



Day 1

- ✓ Order title search
- ✓ Perform PACER & SCRA search

Day 30

- ✓ Received title search
- ✓ Perform PACER & SCRA search
- ✓ **First Legal:** File Lis Pendens/Complaint with Court
- ✓ Send to process server to start service

Day 85

- ✓ Complete service and awaiting 30 day Answer period
- ✓ Start Foreclosure Intervention (if requested)
- ✓ Complete Foreclosure Intervention
 - ✓ File Certificate of Compliance; *or*
 - ✓ File Notice of Denial (+30 day Answer period)

Day 180

- ✓ Refer to Judge.
- ✓ File Affidavit of Default and Affidavit of Military Status

Day 200

- ✓ Request Affidavit of Debt execution from client (if required)
- ✓ Request hearing date

Day 210

- ✓ Perform PACER & SCRA search
- ✓ Attend hearing (Judgment Entered) and request sale date
- ✓ Schedule sale publication with newspaper

Day 240

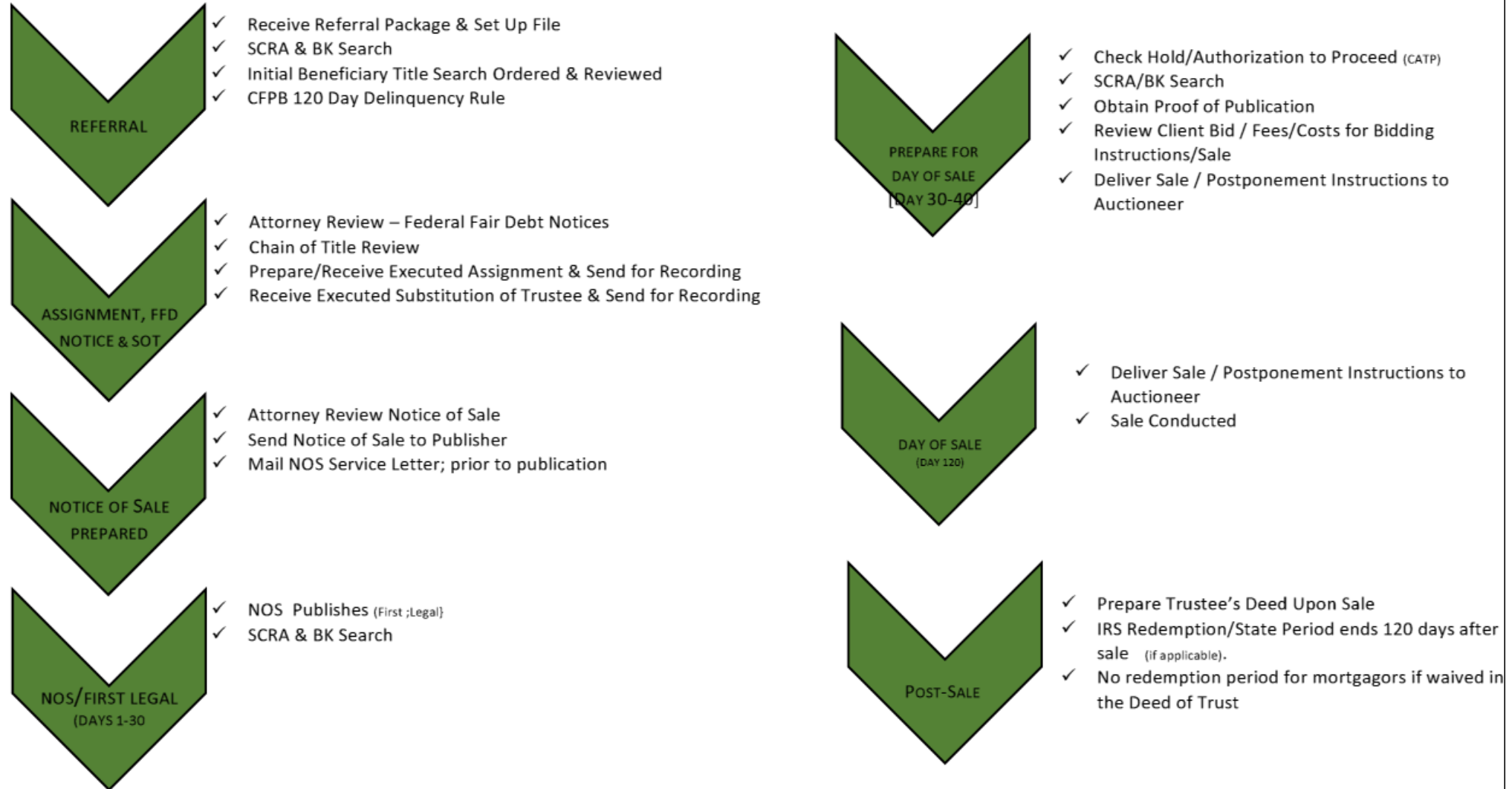
- ✓ Perform PACER & SCRA search
- ✓ Sale Held. Record deed if reverts to Plaintiff

HUTCHENS
— LAW FIRM —

HIGH PERFORMANCE LAW™

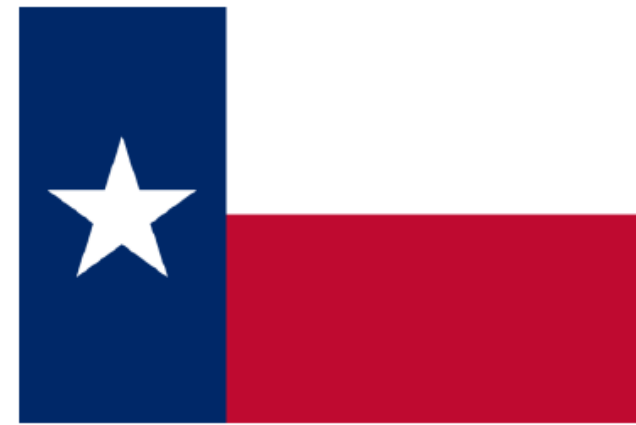
Tennessee

Non-Judicial Foreclosures

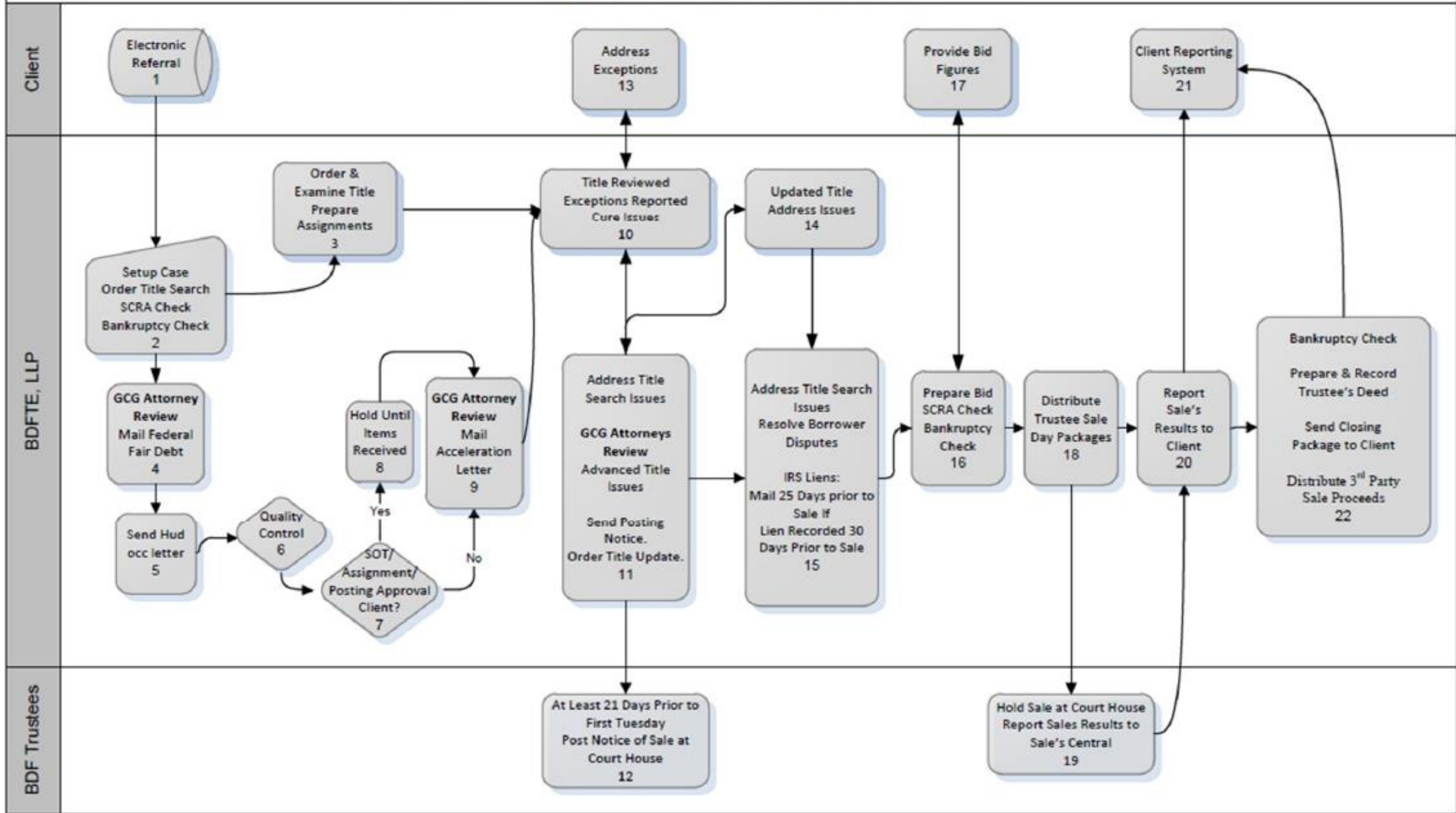


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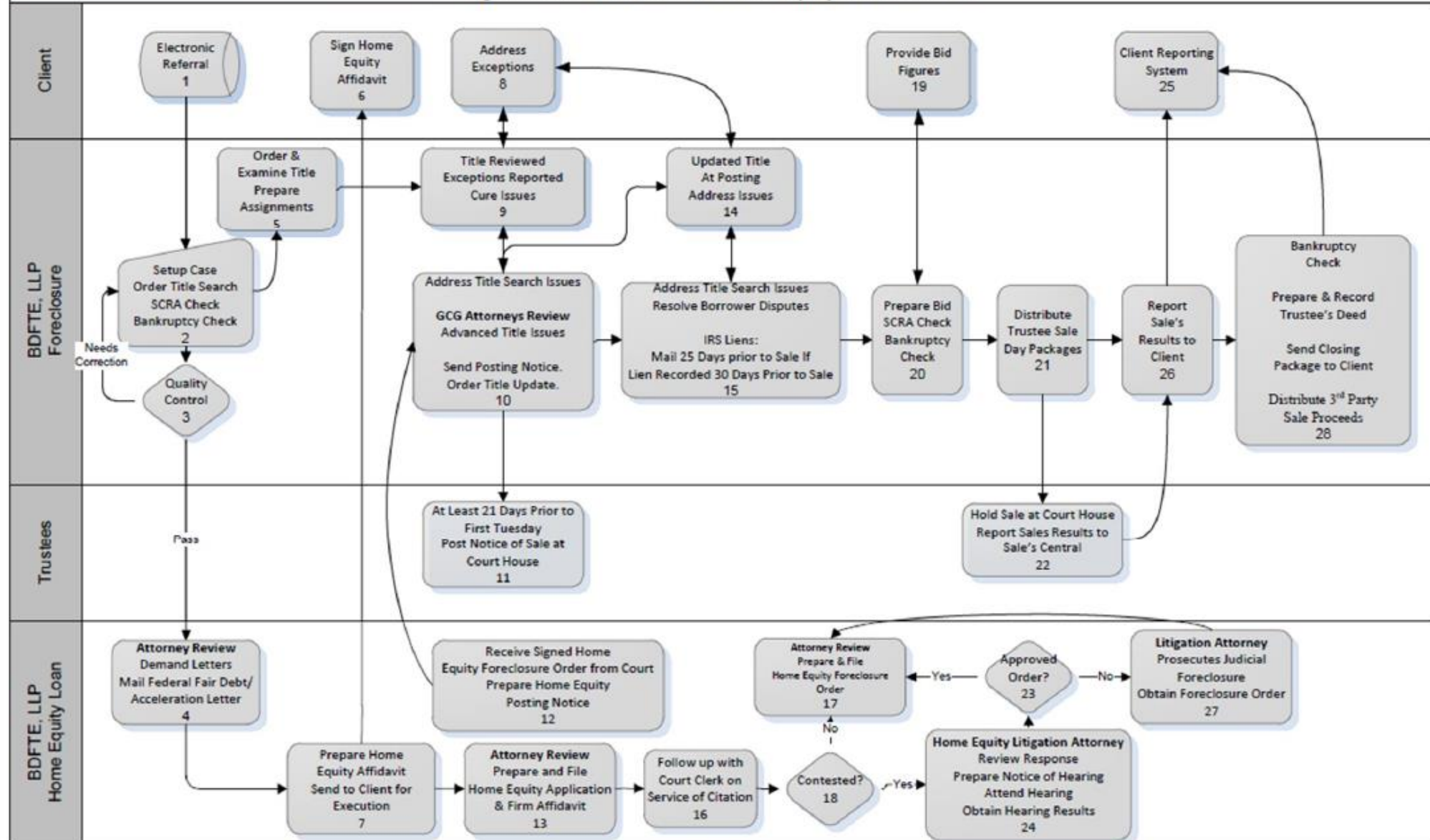
Texas Non-Judicial Foreclosures



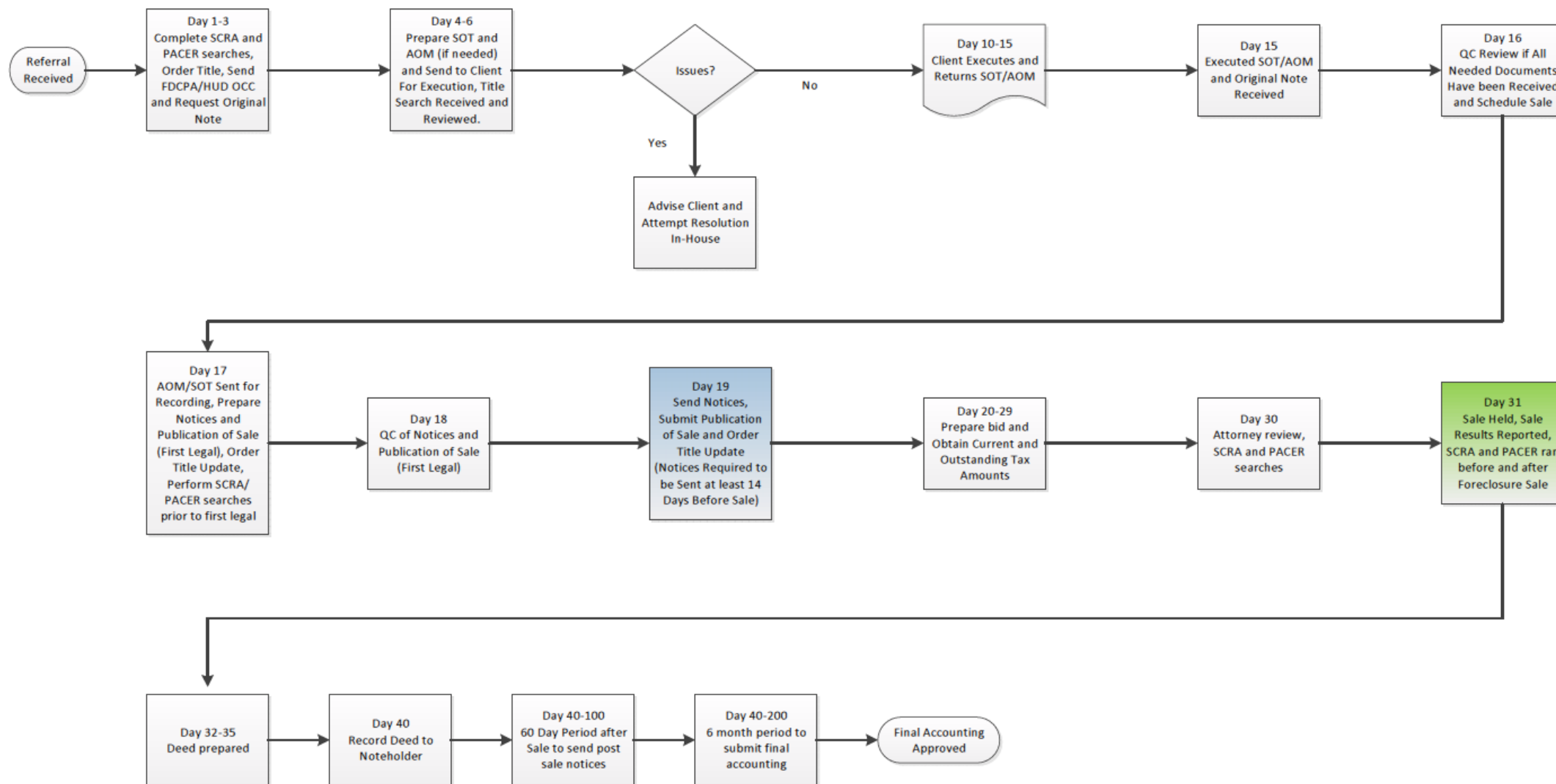
High Level Process Flow - Texas Foreclosure



High Level Process Flow - Texas Home Equity Loan Foreclosure



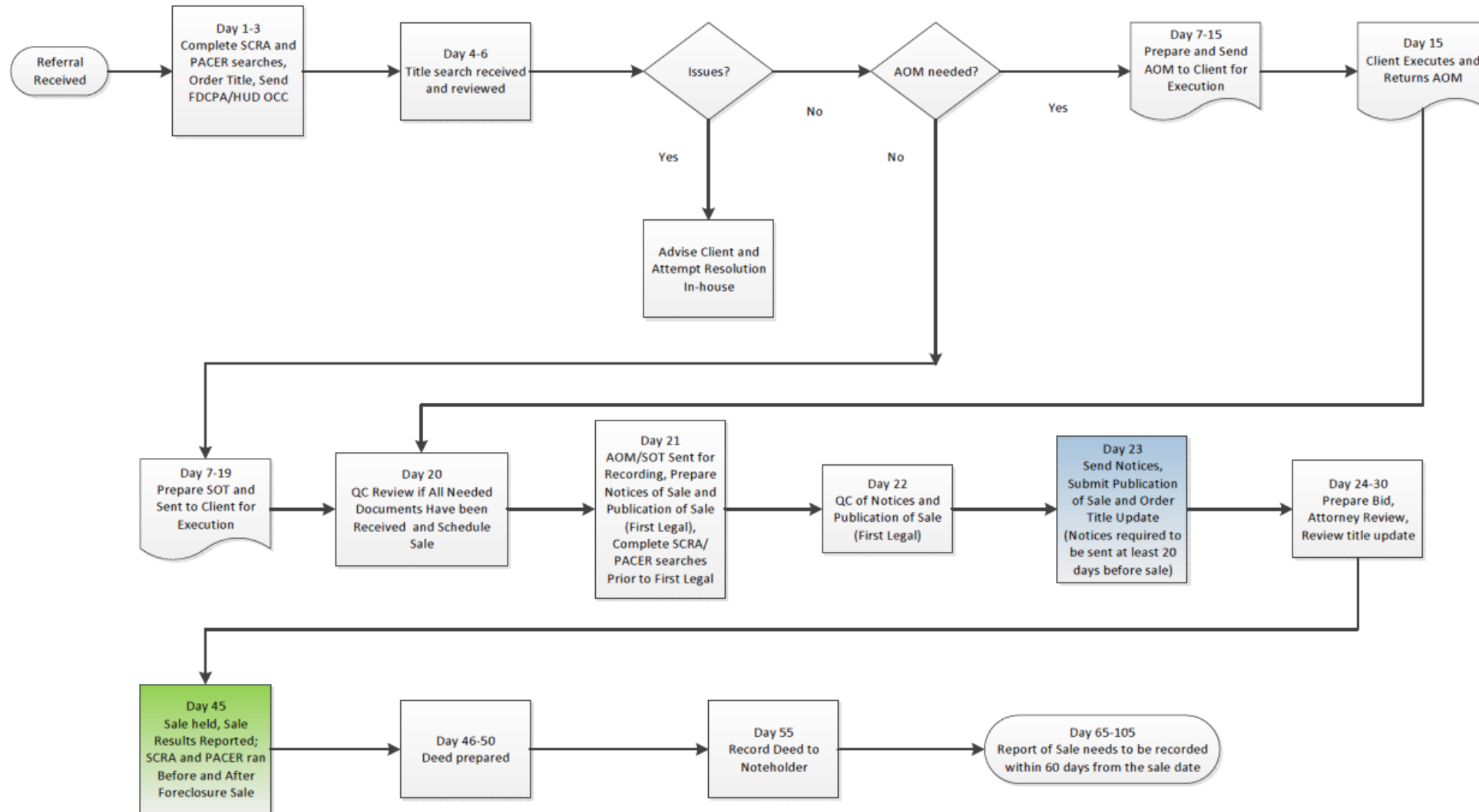
Samuel I. White, P.C. Virginia Estimated* Foreclosure Timeline



* Estimated timeline assumes no delay

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Samuel I. White, P.C. West Virginia Estimated* Foreclosure Timeline



* Estimated timeline assumes no delay

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