

Building Industry Coalition for Economic Recovery

Bank indicates it will **not** renew certain loans

"Made to Order" Appraisals

Bank encourages Builder to continue
with **hope** of potential loan renewal

Bank seeks to be made whole while
builder **exhausts** cash

When cash is exhausted, Bank informs
Builder they **won't** continue funding

Bank may ask Builder to file **Chapter 11**

Builder, Subcontractors, Consultants, &
Title Companies are Abandoned

Bank Records Notice of Default

**Bank files for collection on
personal guarantees coupled
with pre-judgment attachments**

PATH OF CONTRIVED DEFAULT