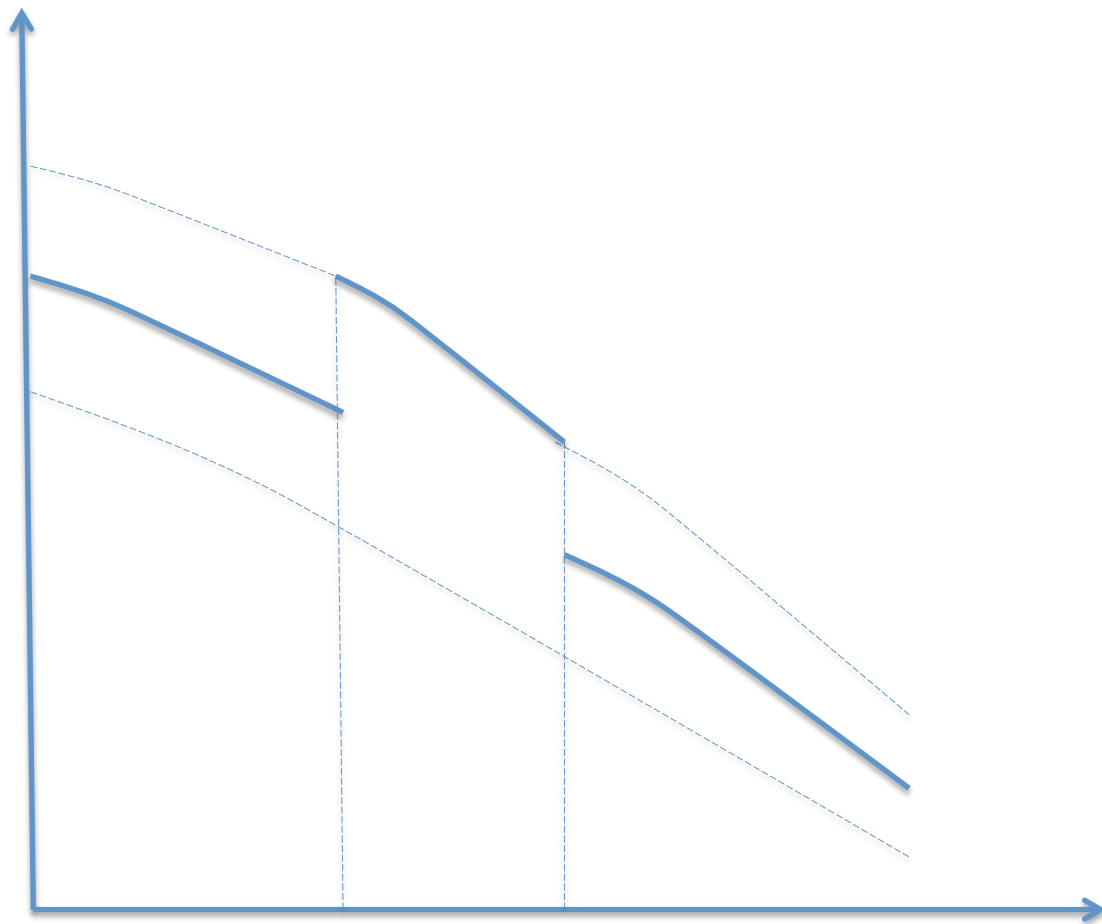


prob. of sale to realtor



p_S

v_J

bank's max bid