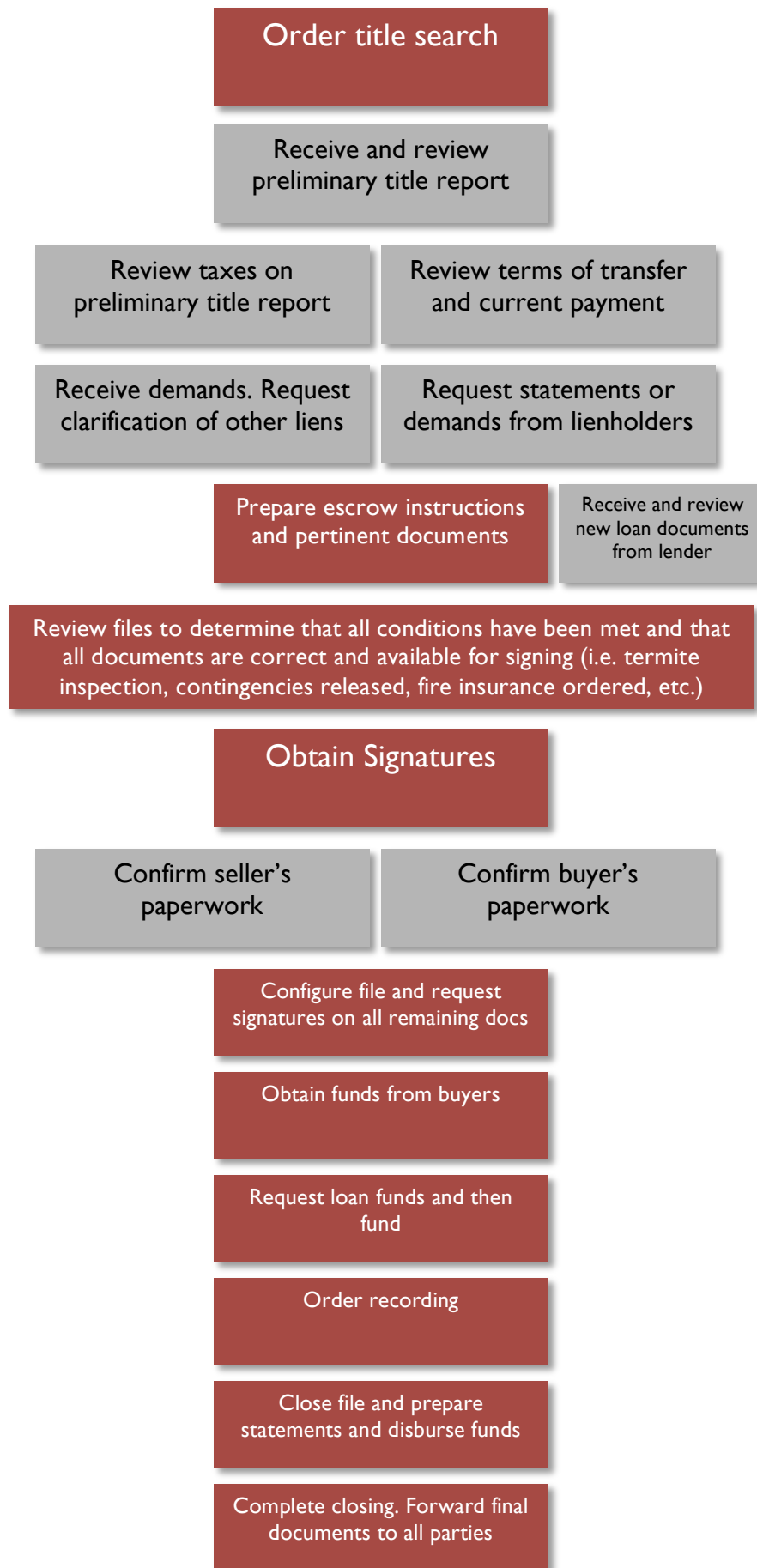


THE ESCROW FLOWCHART

Escrow opens when the buyer and seller sign a sales contract. The contract and any additional instructions serve as instructions for the escrow officer. Escrow assures that the lender releases the home purchase funds at or about the same time that the deed is recorded to reflect new ownership. Escrow includes the depositing of funds, documents and written instructions with the Title Company which are deemed necessary to complete the transfer of title. To the right, is a general outline of an escrow officer's duties to complete each escrow.



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