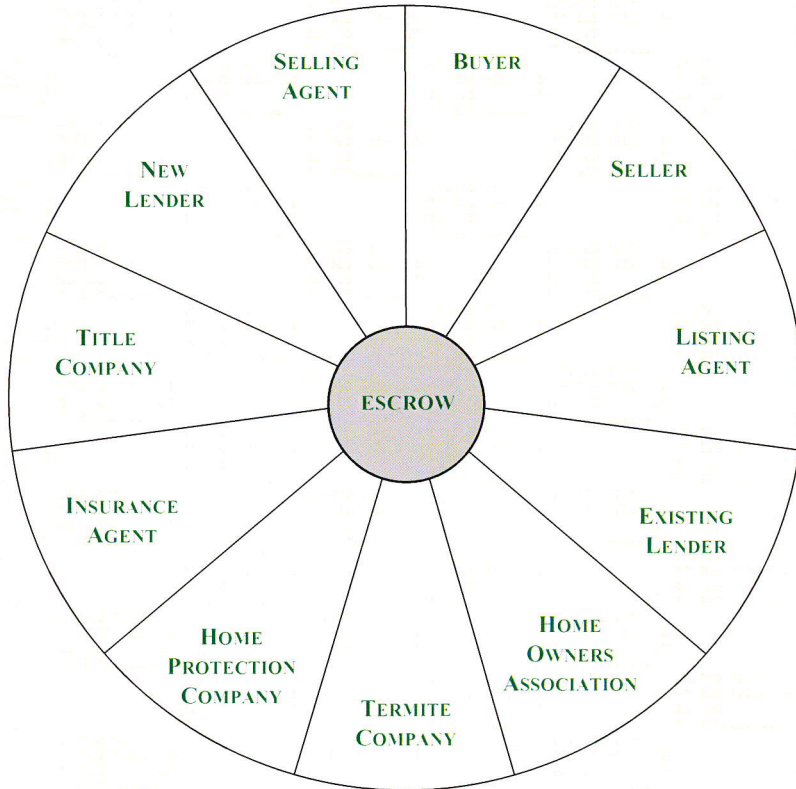


## WHAT IS AN ESCROW?

**E**SCROW is a service which provides the public with means of protection in the handling of funds and documents. Escrow enables the buyer and seller to transact business with each other through a neutral party, thereby minimizing their risk.



In the escrow, all parties involved give their instructions (in writing) to this neutral intermediary, the “Escrow Holder,” whose duty is to assure that no funds or property will change hands until all terms have been carried to completion. If one of the entities as shown above, has not, will not, or cannot provide the documents/reports/funds required, the Escrow Holder is unable to consummate the transaction.