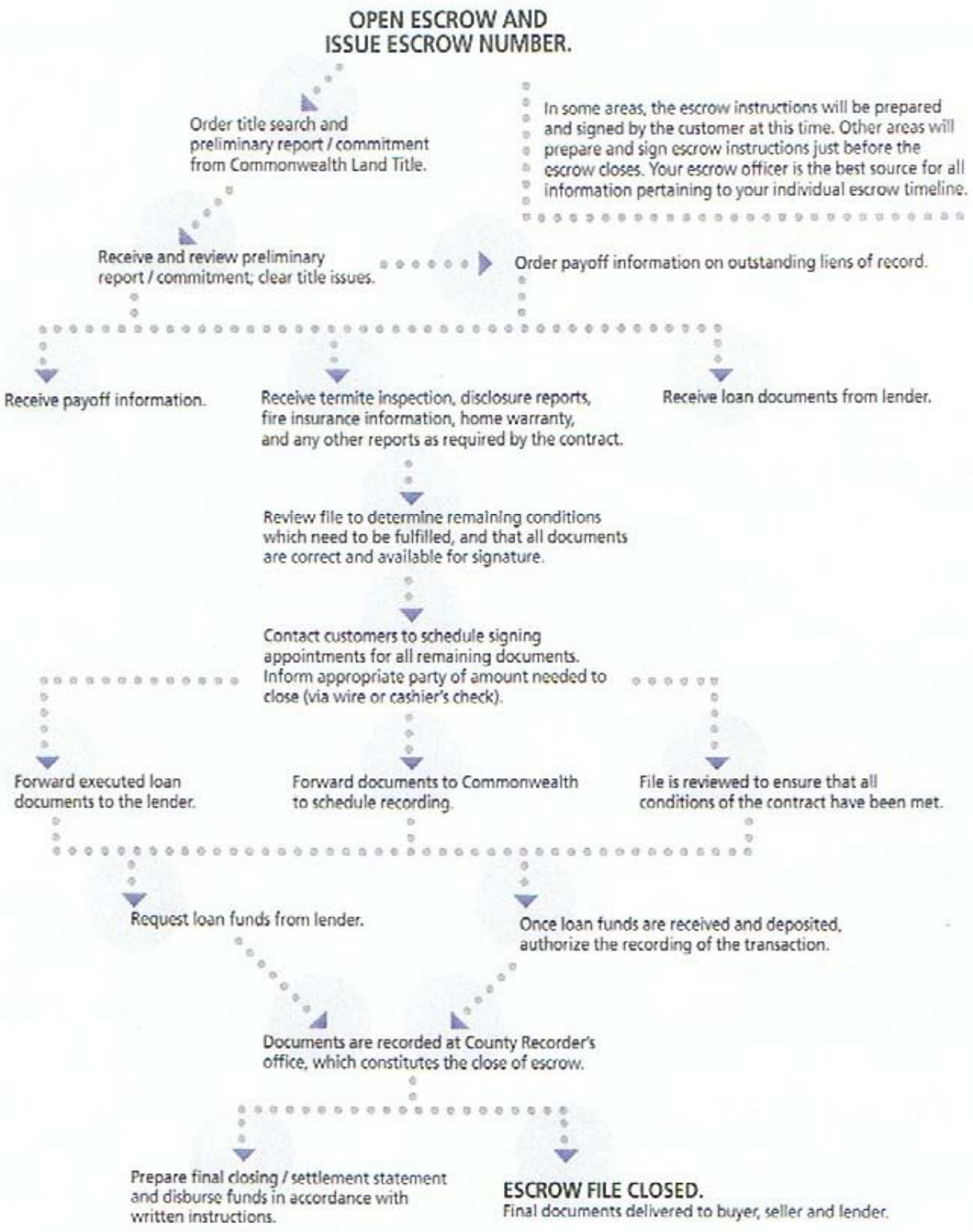Escrow Flowchart