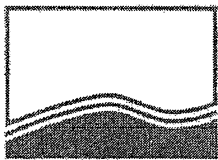
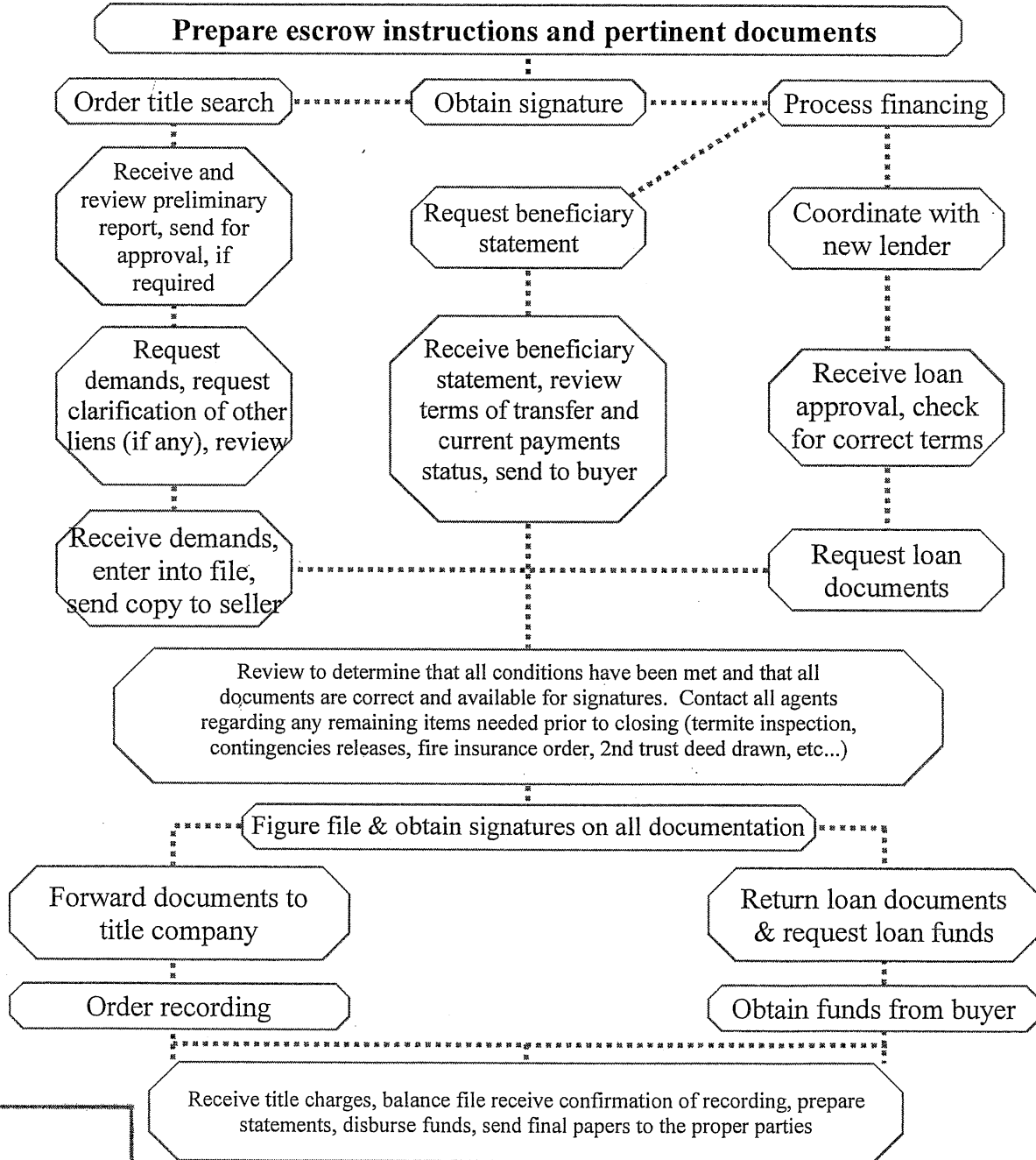


The Escrow Process



**PENINSULA
ESCROW**