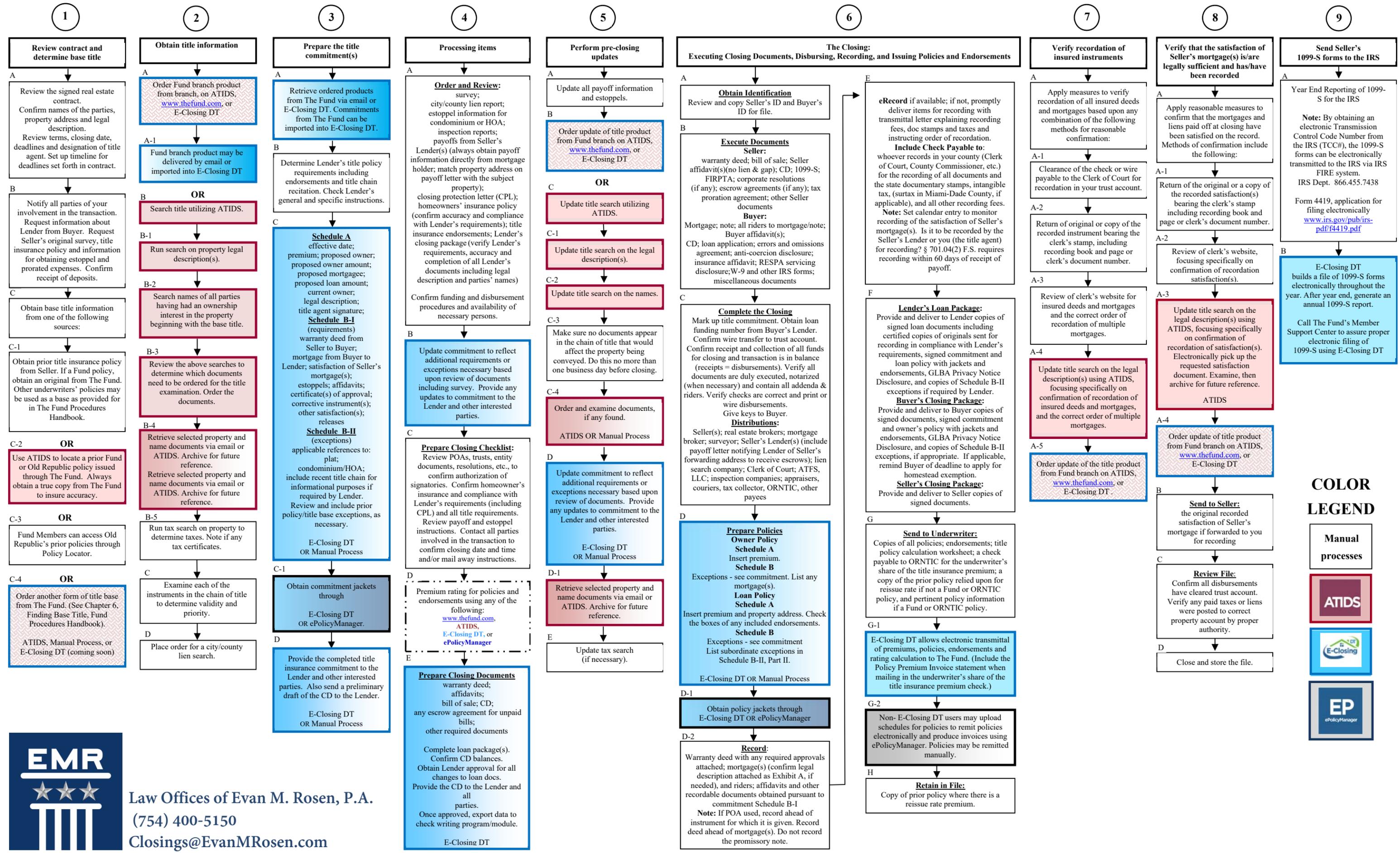


CLOSING FLOWCHART: RESIDENTIAL SALE

(Buyer obtains a new mortgage)



COLOR LEGEND

- Manual processes
- ATIDS
- E-Closing
- EP ePolicyManager



CLOSING FLOWCHART: REFINANCE

(Owner obtains new mortgage and pays off existing one.)

