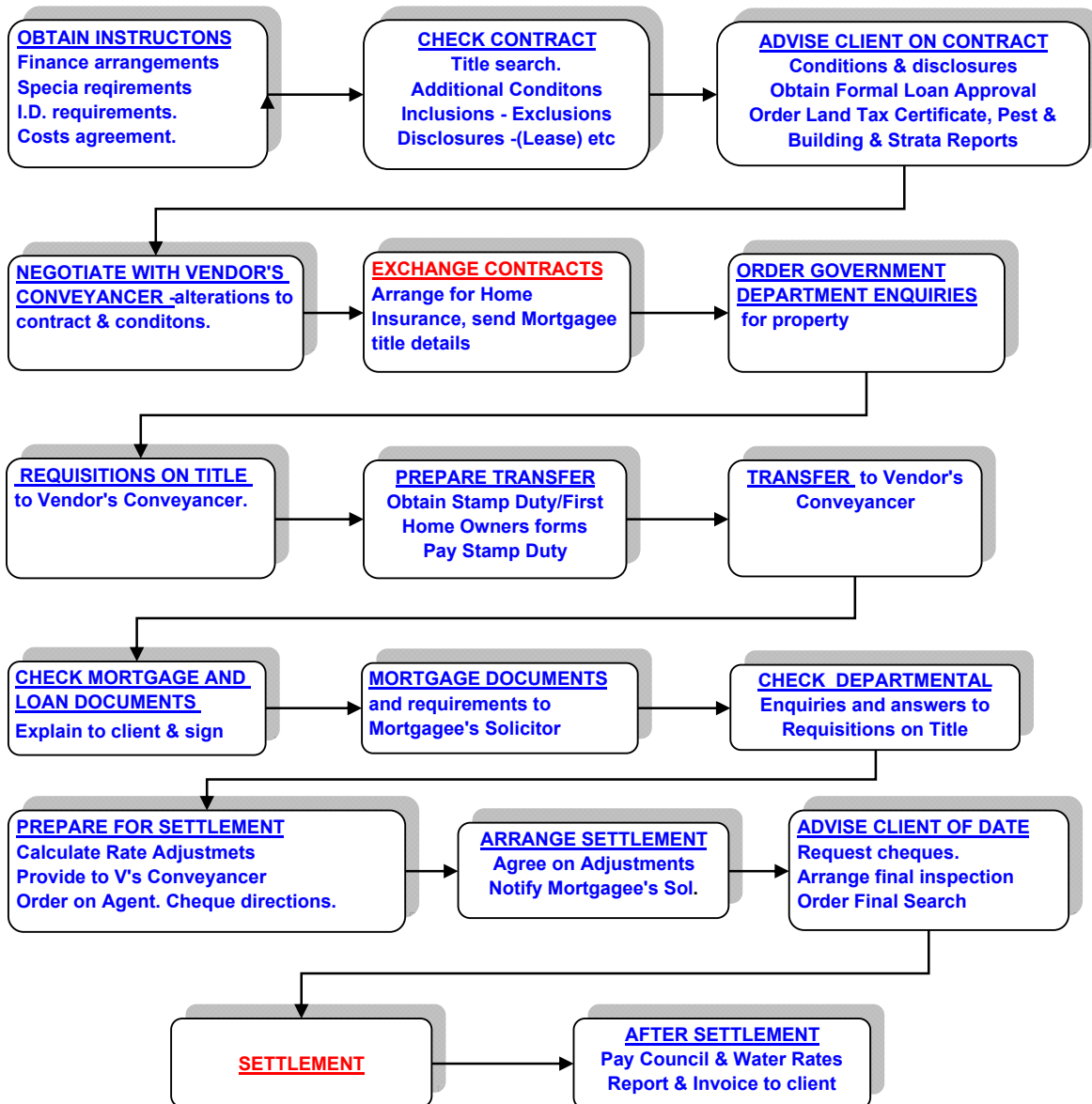


PURCHASE

The steps shown below are typical for a purchase with a mortgage loan.
These steps will vary depending upon the title, the disclosures, and other factors.



A typical purchase of residential real estate is settled in 42 days (6 weeks) from Exchange of Contracts.
The time can be changed by agreement between the parties.