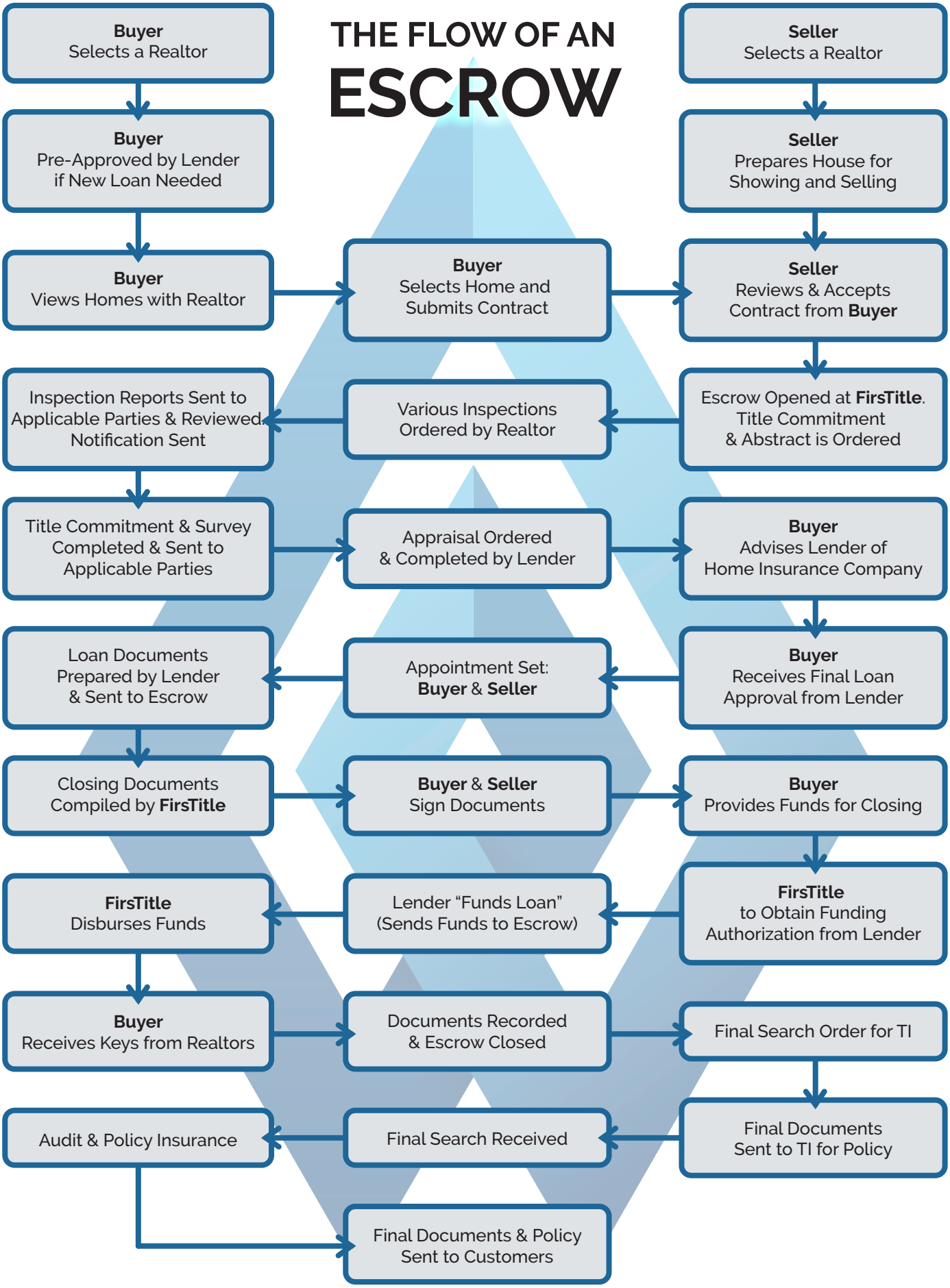THE FLOW OF AN ESCROW