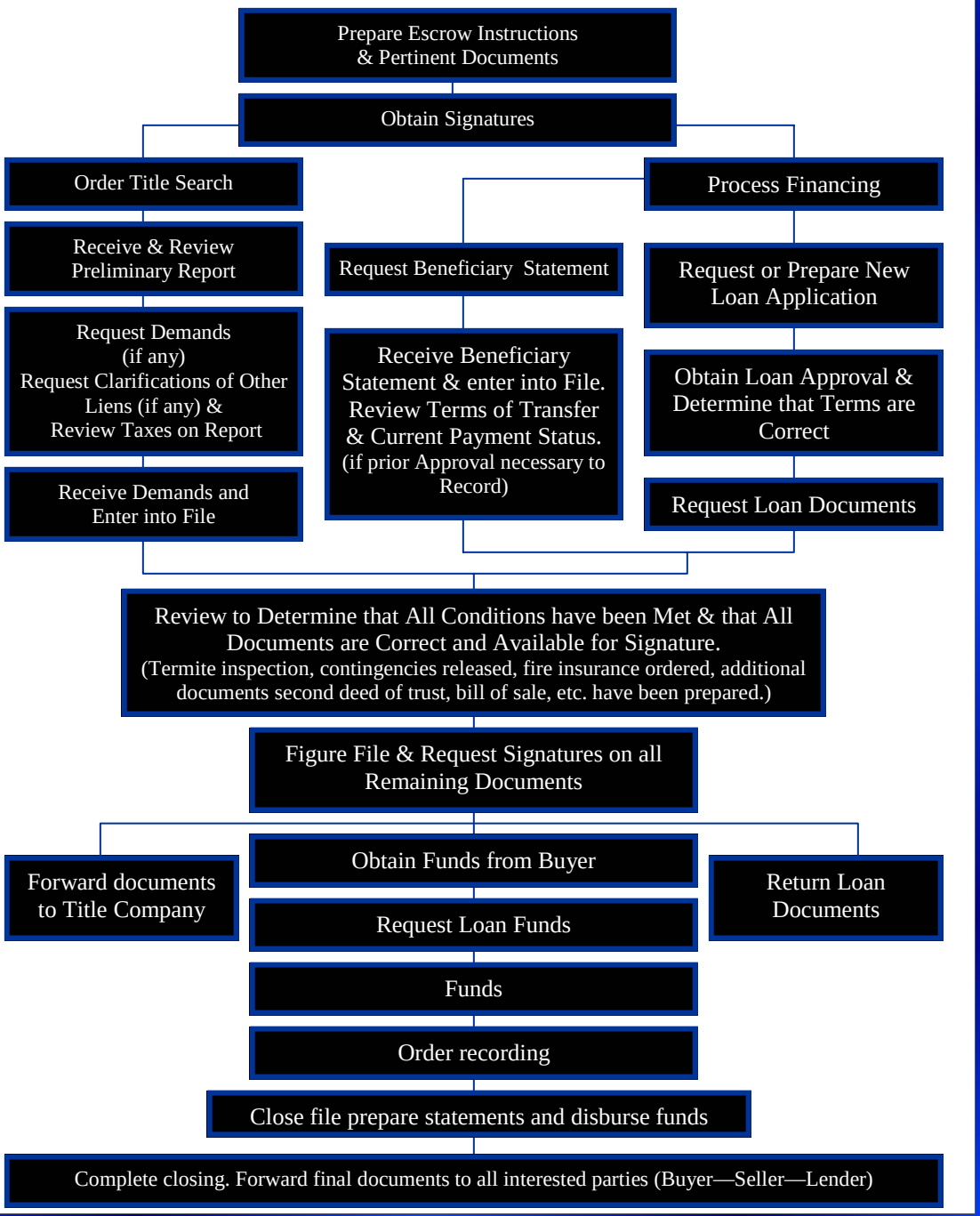Life of an Escrow