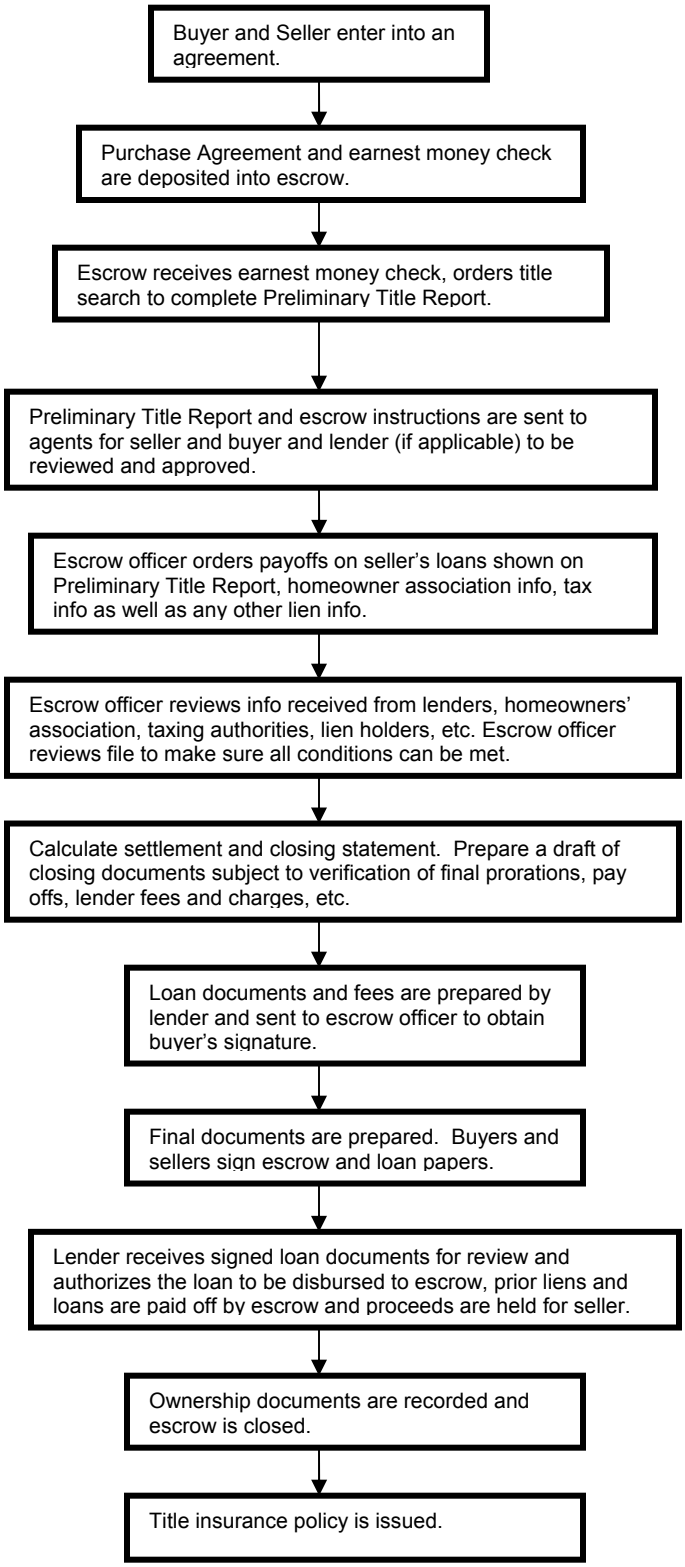LIFE OF AN ESCROW