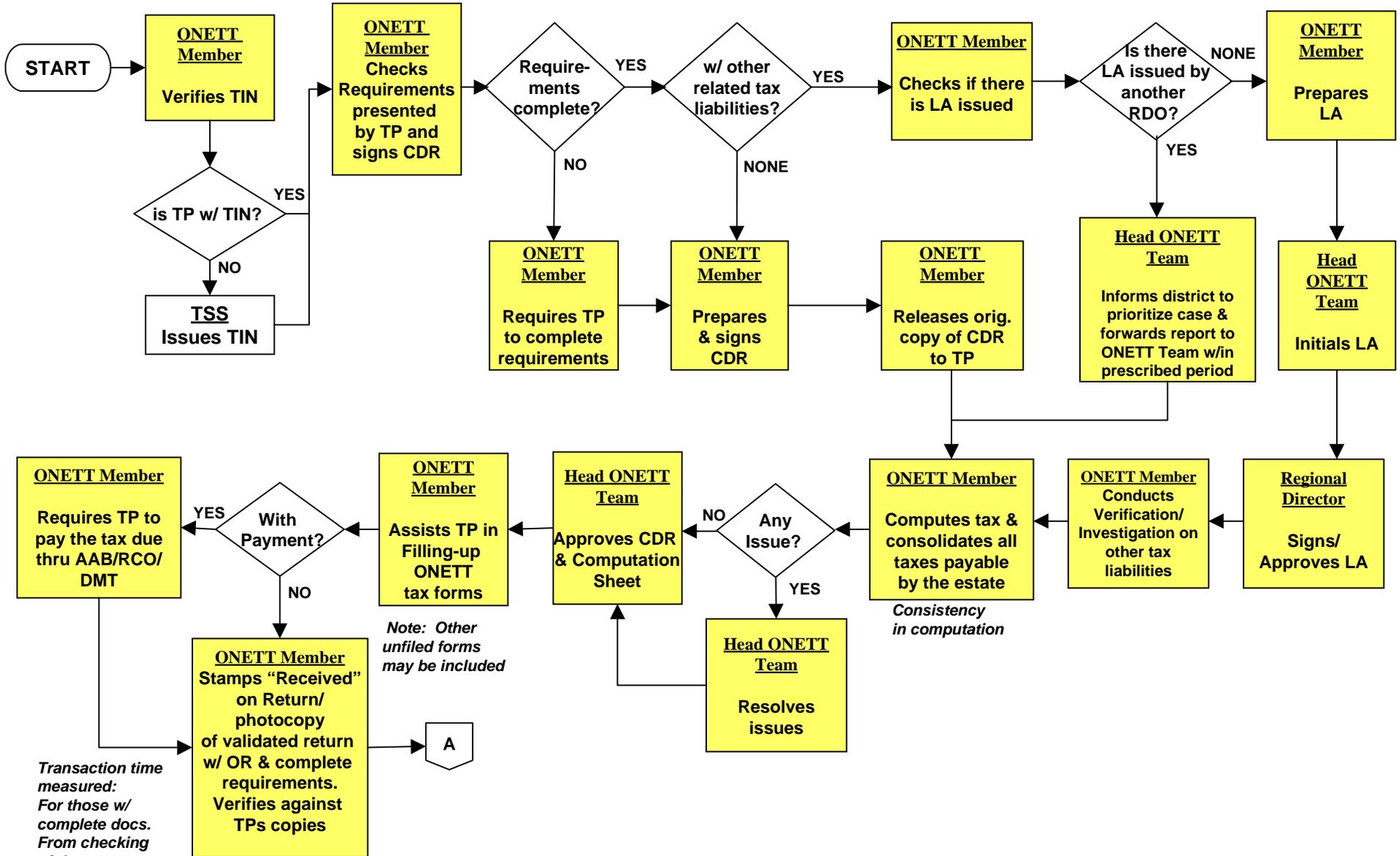


ONE-TIME TRANSACTION (ONETT) PROCESS FLOWCHART ESTATE W/ OTHER TAX LIABILITIES



*Transaction time measured:
For those w/ complete docs.
From checking of docs. to receipt of complete docs.*