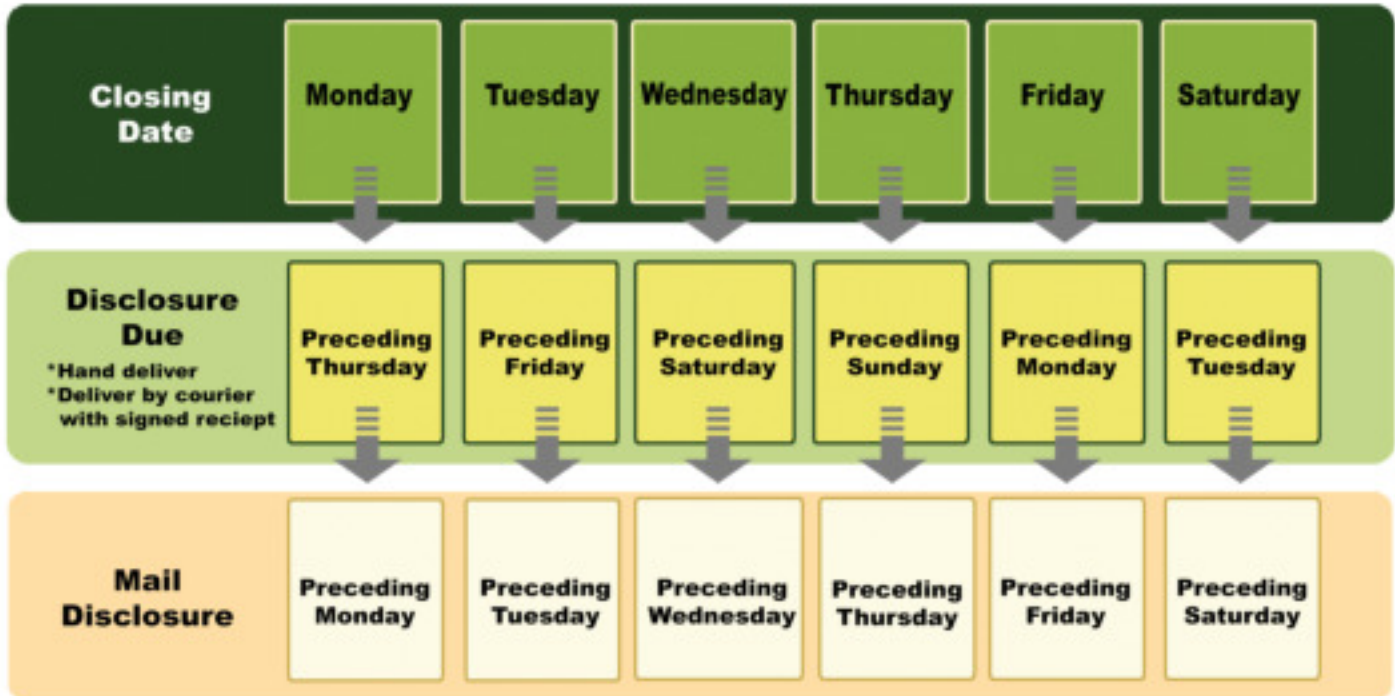




OAKWOOD ESCROW.

PROTECTION • TRUST • NEUTRALITY

THE 3 DAY RESCISSION PERIOD



Note: If a federal holiday falls in the three-day period, add a day for disclosure delivery. The three-day period is measured by days, not hours. Thus disclosures must be delivered three days before closing, and not 72 hours prior to closing. Disclosures may also be delivered electronically on the disclosure due date in compliance with E-Sign requirements.

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