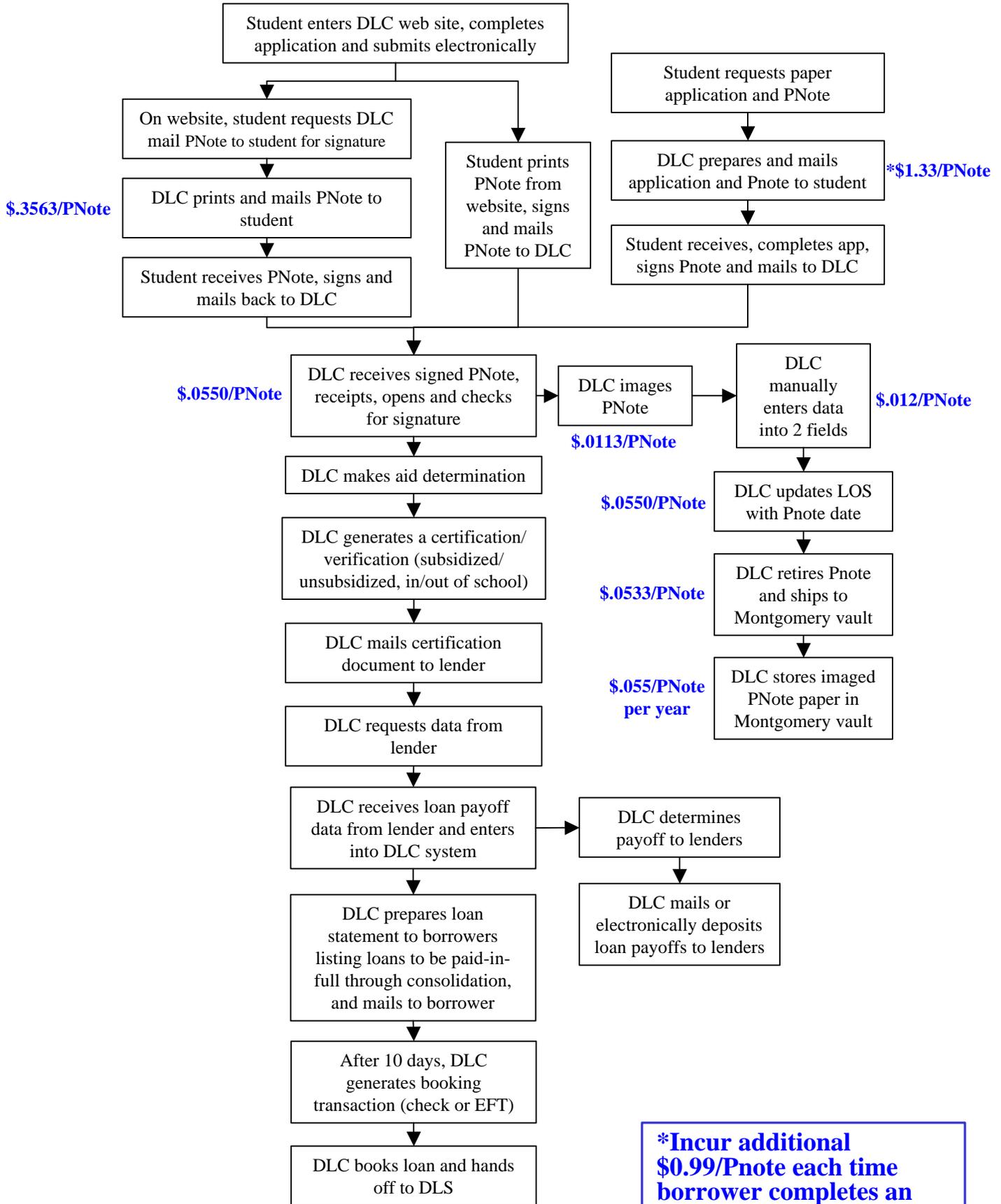
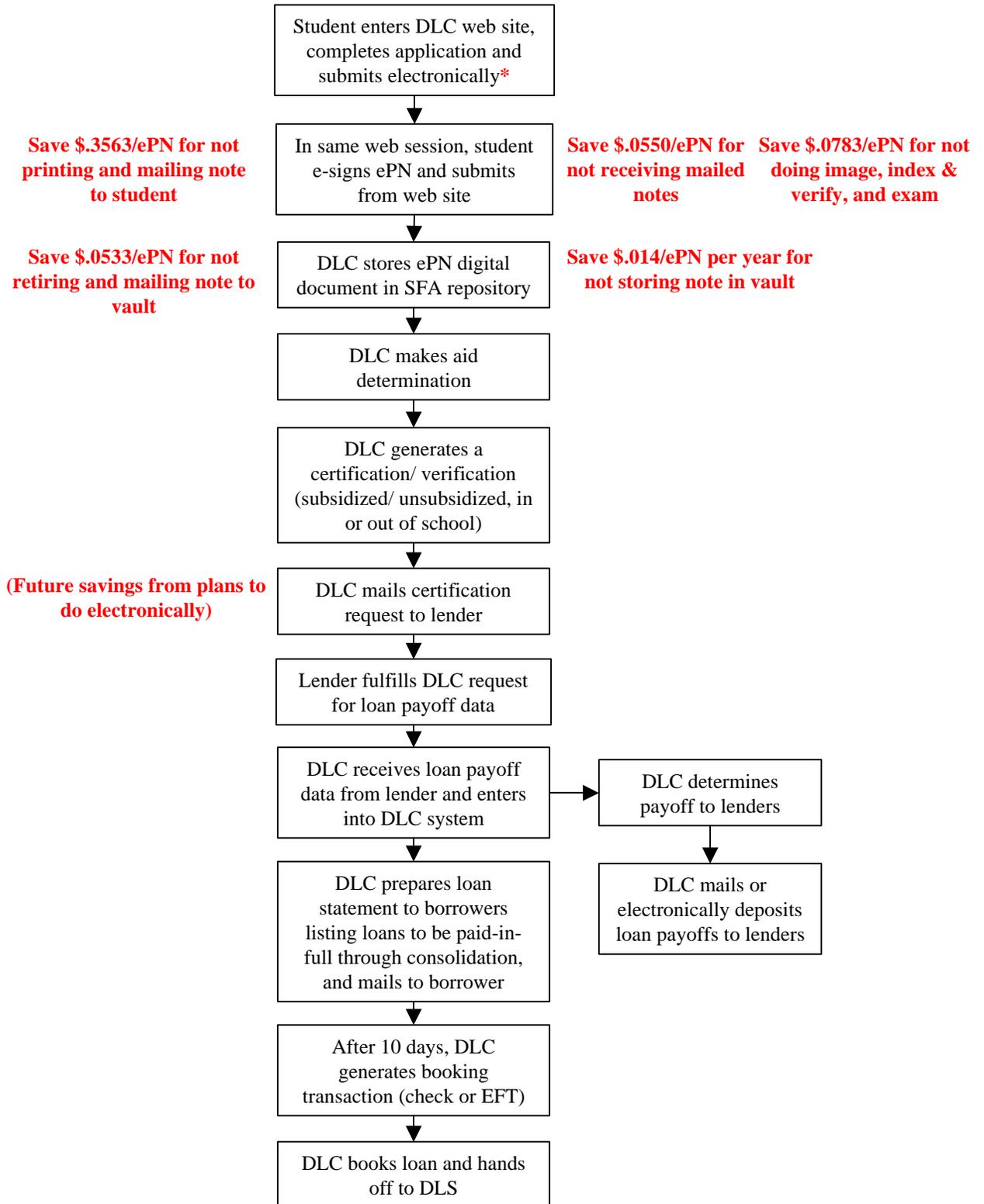


# DLC Promissory Note (Pnote) Process



# DLC ePromissory Note (ePN) Process

## Estimated Savings



**Savings to do ePN: \$0.56/ePN**

**\*Already saving \$0.99 each time borrower completes an application on-line**

