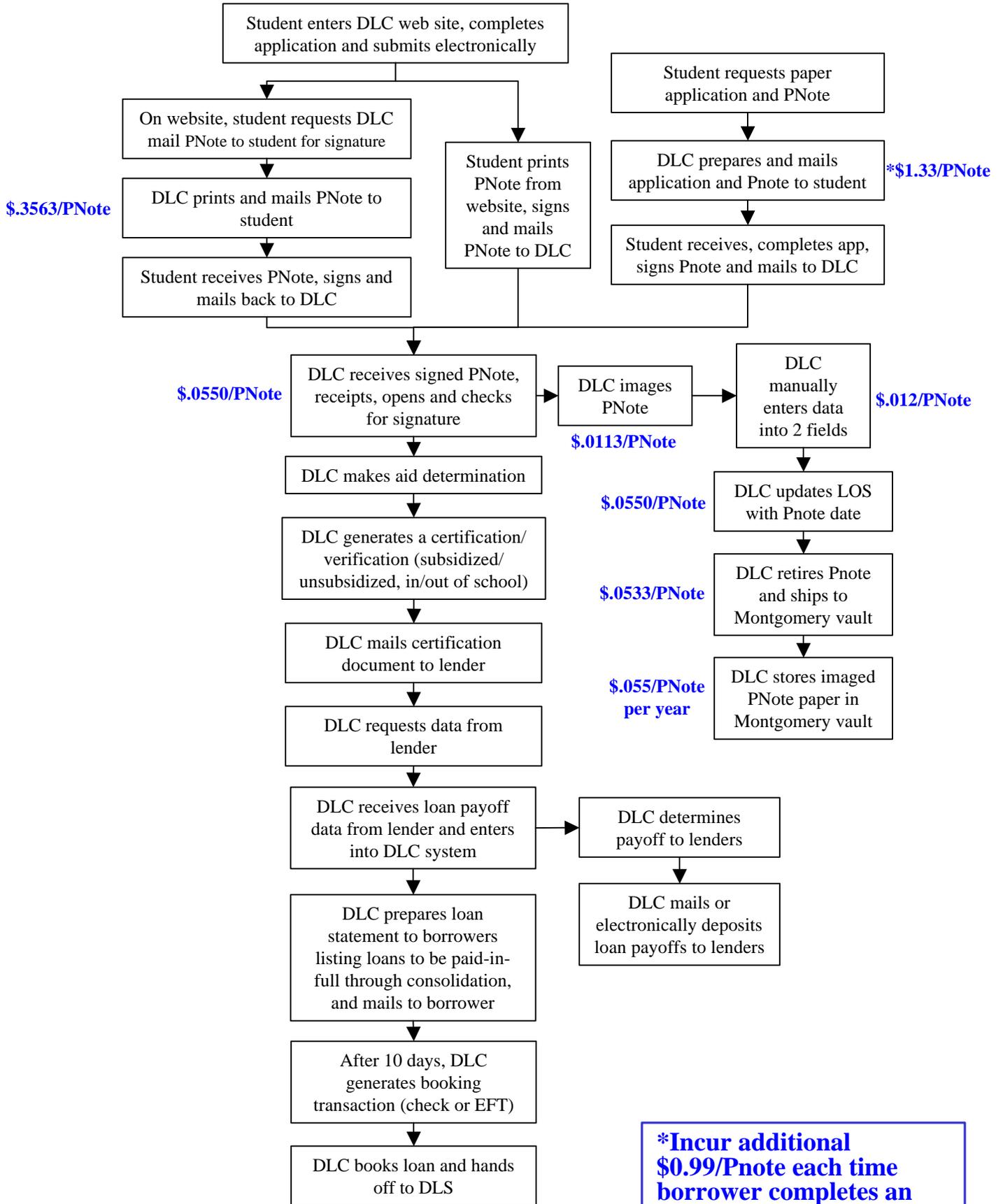
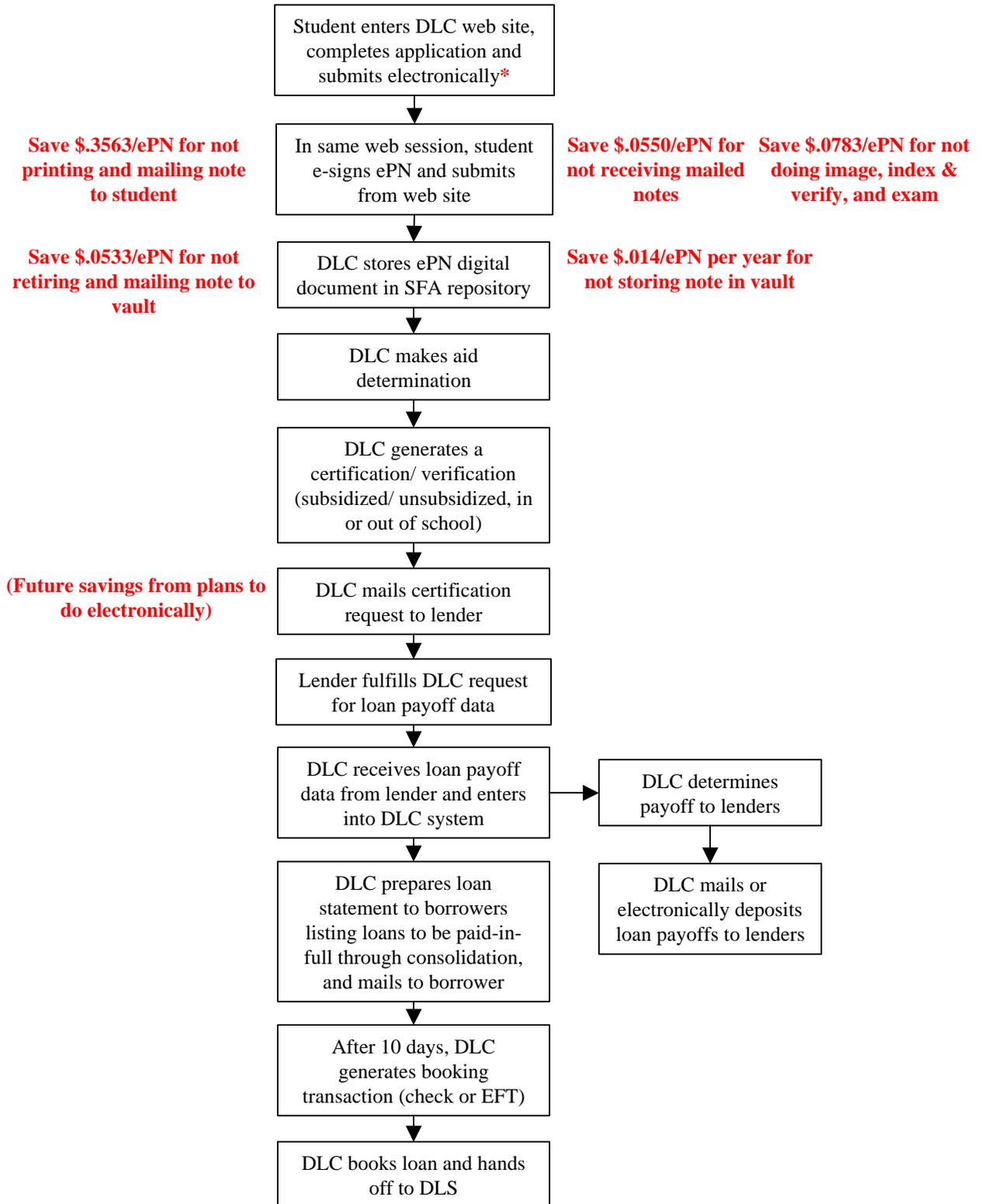


DLC Promissory Note (Pnote) Process



DLC ePromissory Note (ePN) Process

Estimated Savings



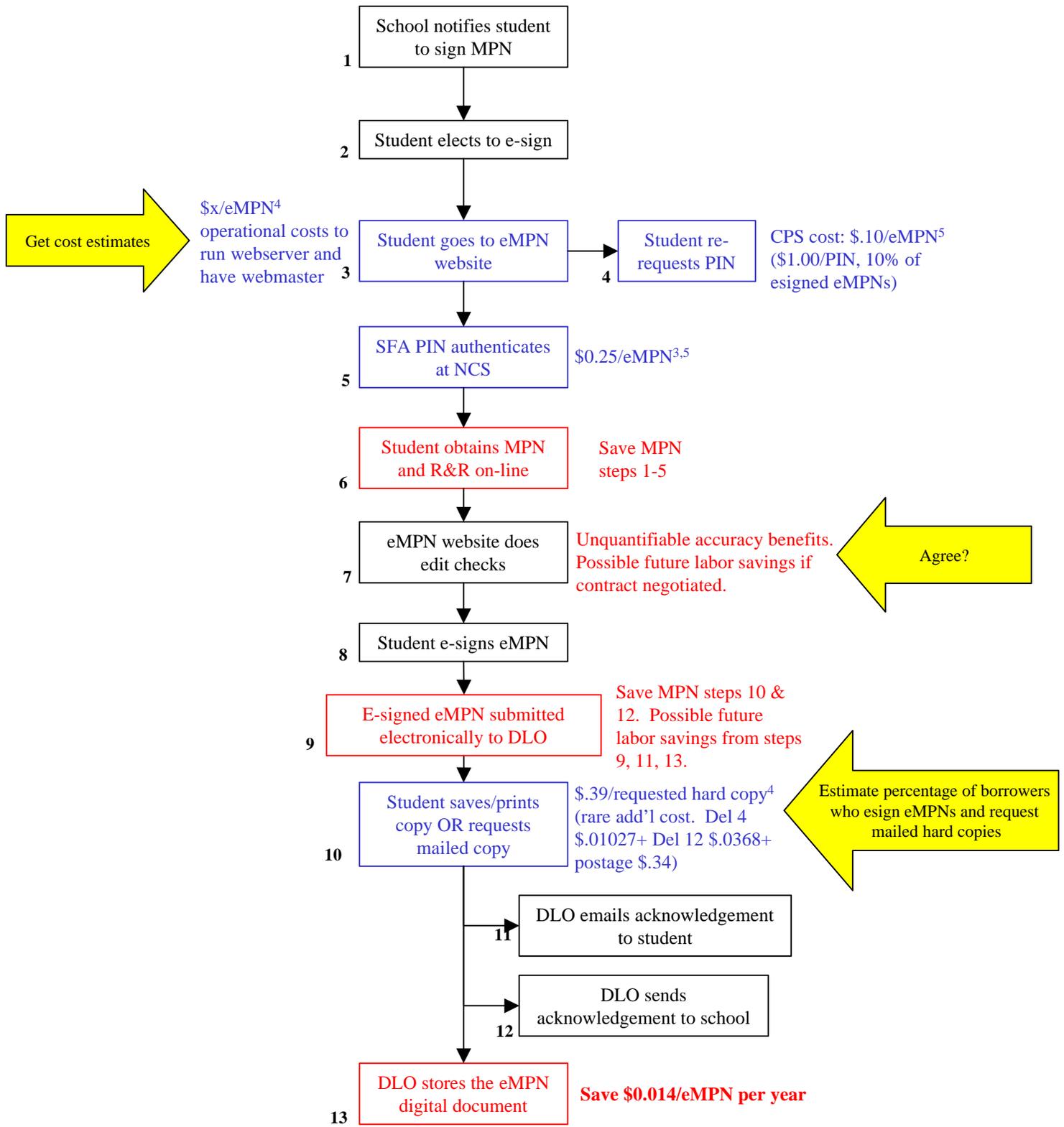
Savings to do ePN: \$0.56/ePN

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



DLO eMaster Promissory Note (eMPN) Process

Estimated Savings



Savings to do eMPN: \$0./eMPN