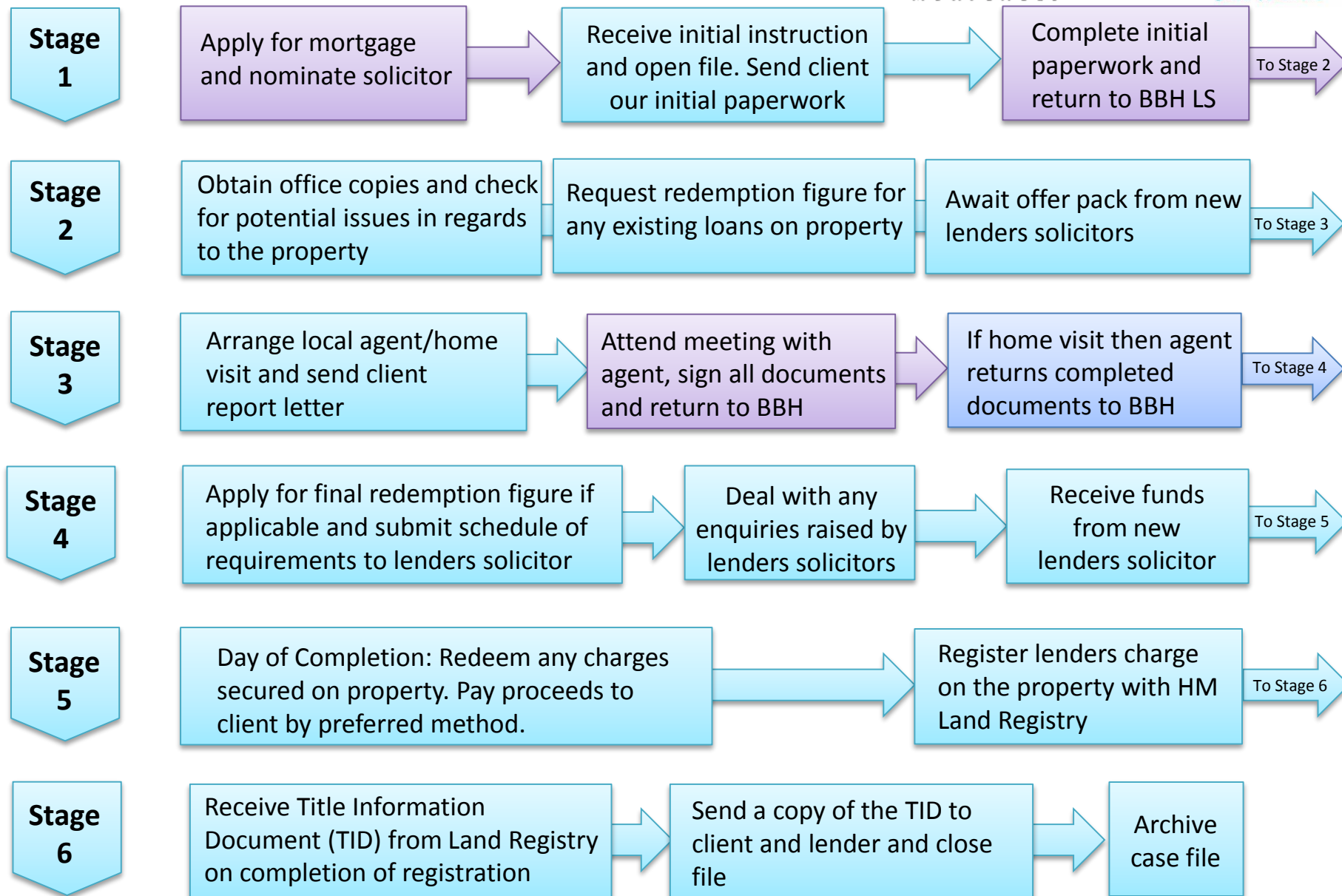


BASIC EQUITY RELEASE TRANSACTION FLOWCHART



KEY

Client

BBH Legal Services

Agent

This flowchart is designed to give a basic overview of how your transaction will proceed, it is not exhaustive, and your own case may involve other actions which are not shown.