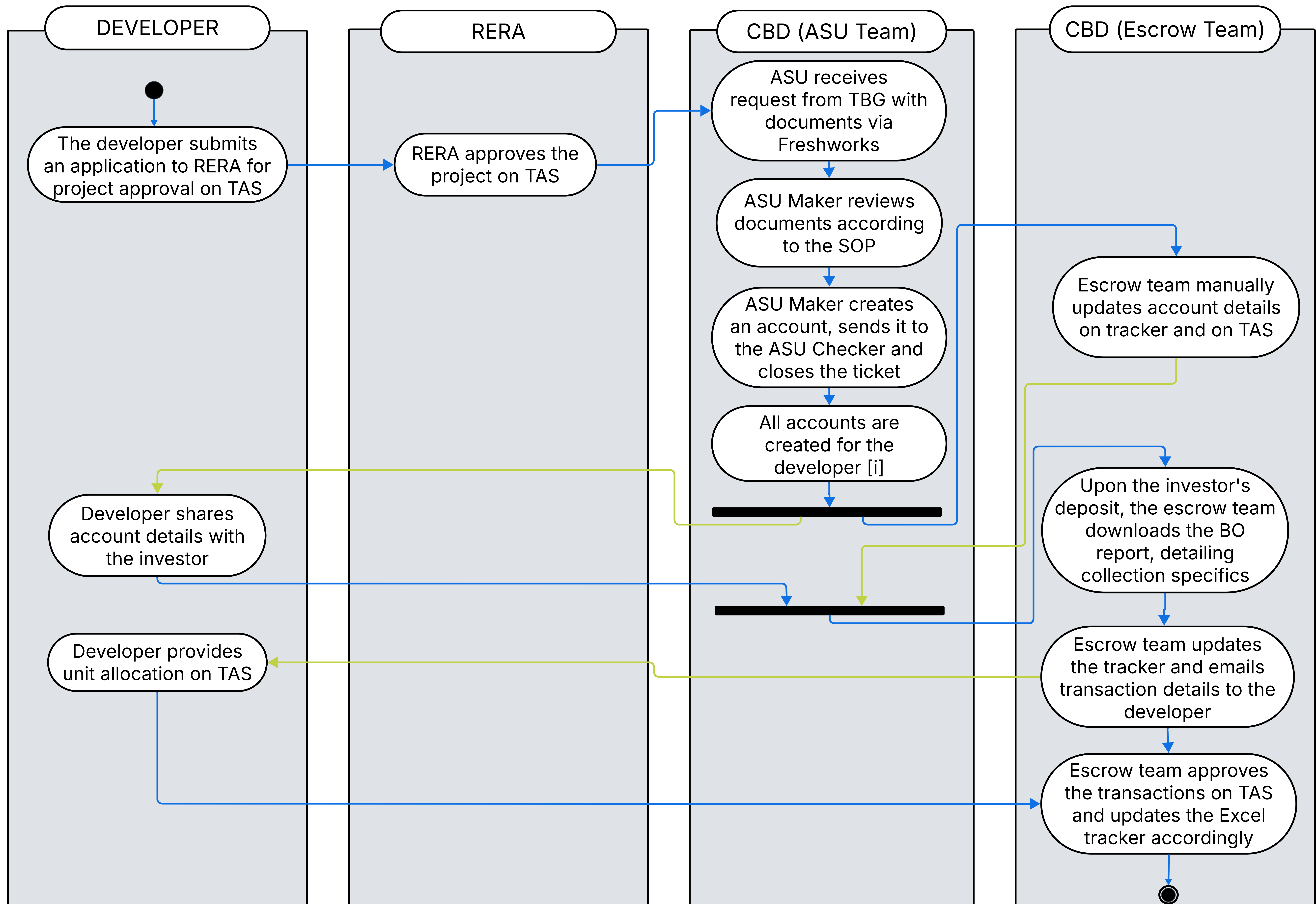


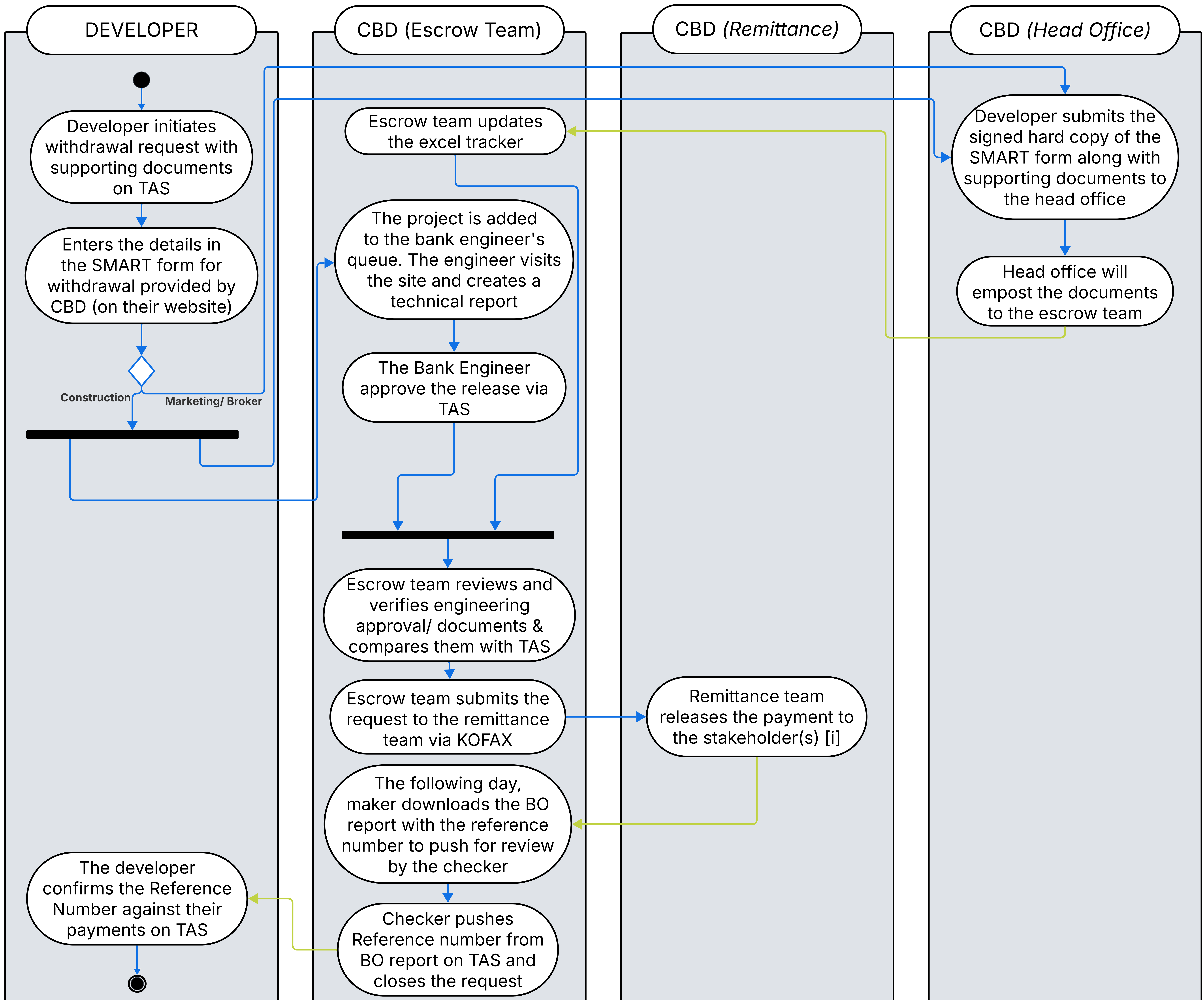
CBD Escrow Operations - Current Journey

Collection Process



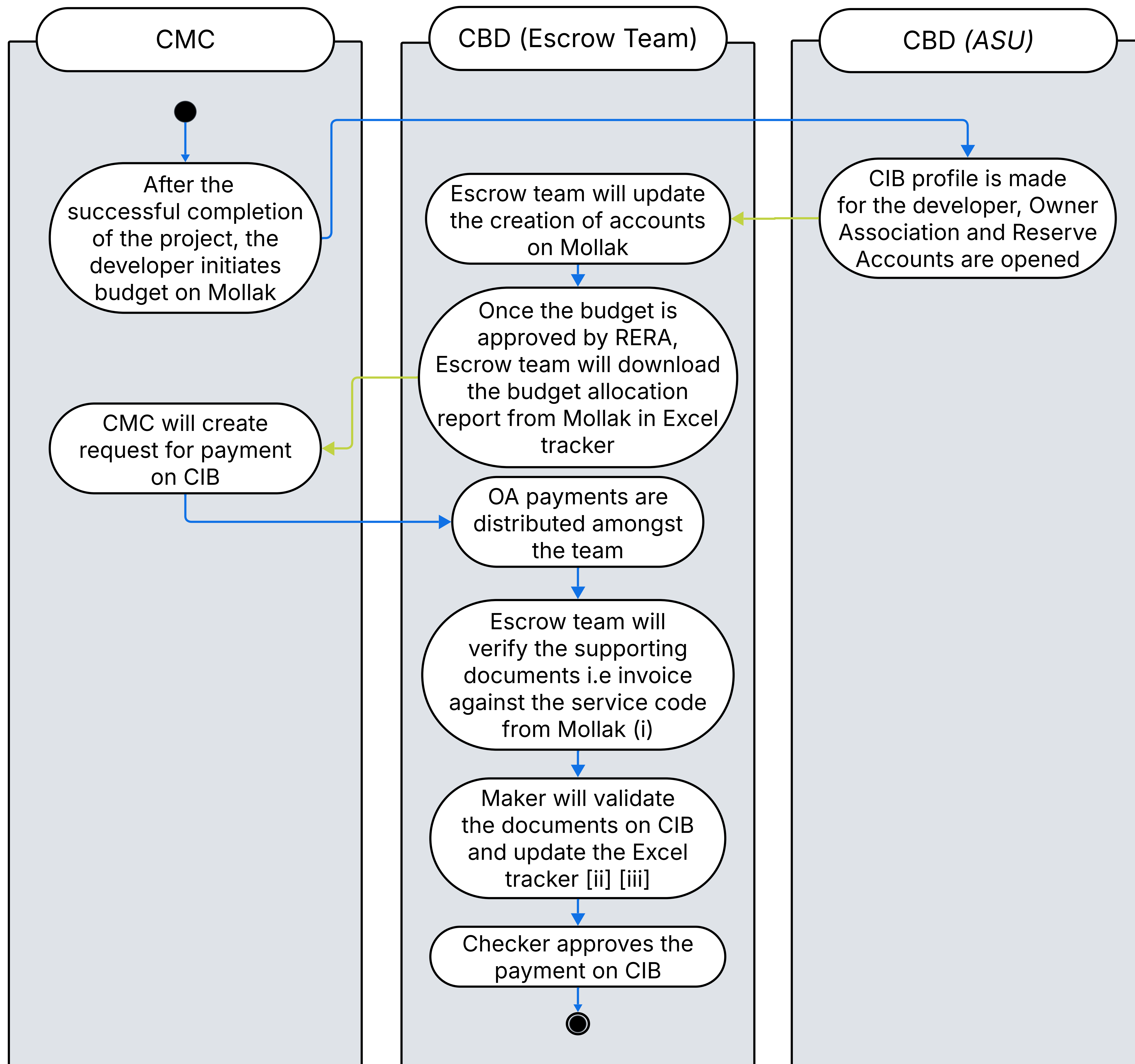
[i] Identify the deposits and transfer 5% of all the identified unit holder deposits/ purchaser deposits to "retention account" on a weekly basis or as per the required frequency of the governing agency.

Withdrawal Process



[i] Payments are released from the owner association account for maintenance, utility, landscaping, and other after completion services.

Owner Association Account



- [i] Each service invoice should be within the budget, however, government payments usually exceeds the budget and are still approved.
- [ii] Payments are released from the owner association account for maintenance, utility, landscaping, and other after completion services.
- [iii] Payments are released from the reserve account for fires, floods, and other natural disasters.