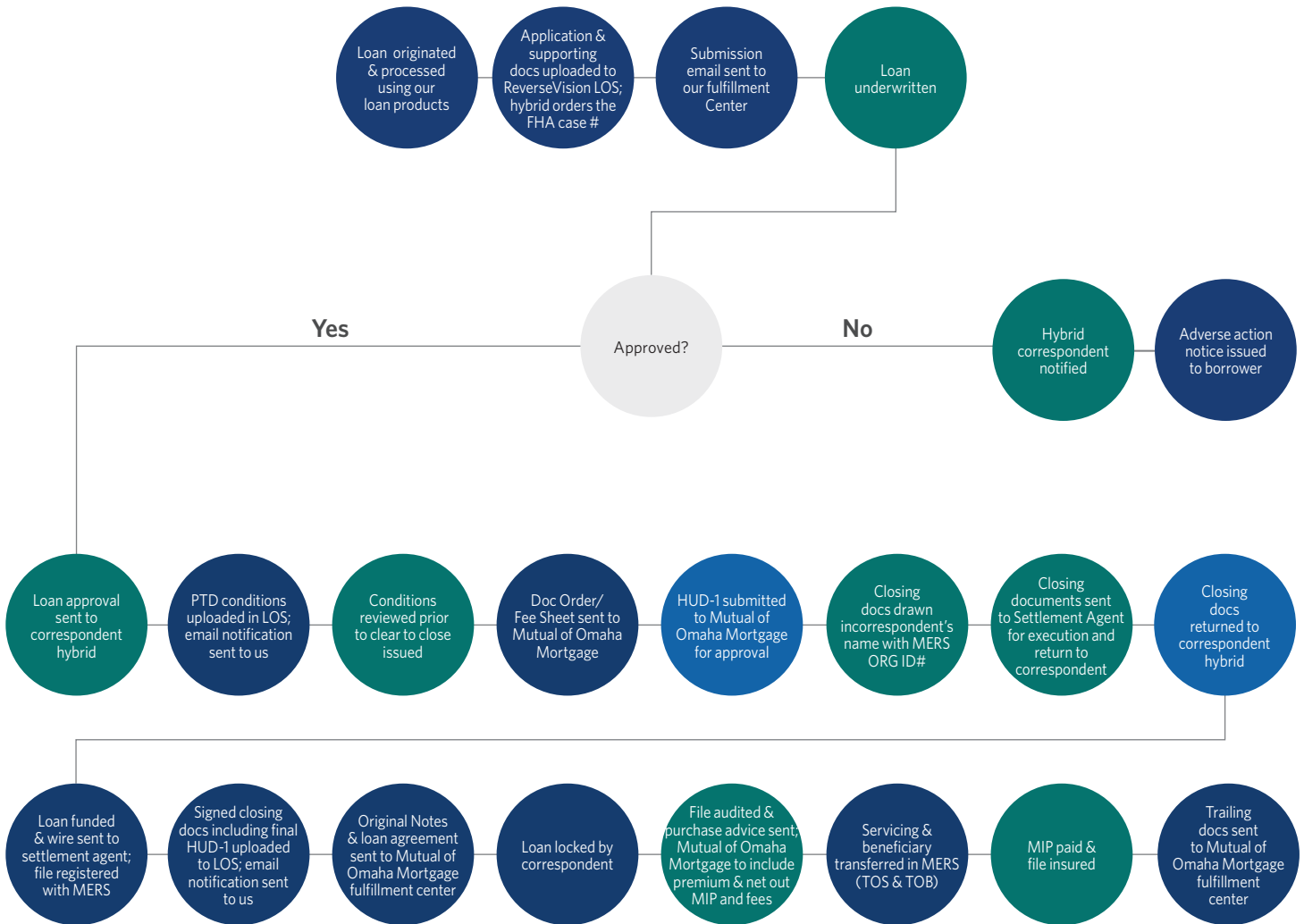


WORKFLOW

Hybrid Correspondent



- Hybrid Responsibility
- Settlement Agent Responsibility
- Mutual of Omaha Mortgage Responsibility

