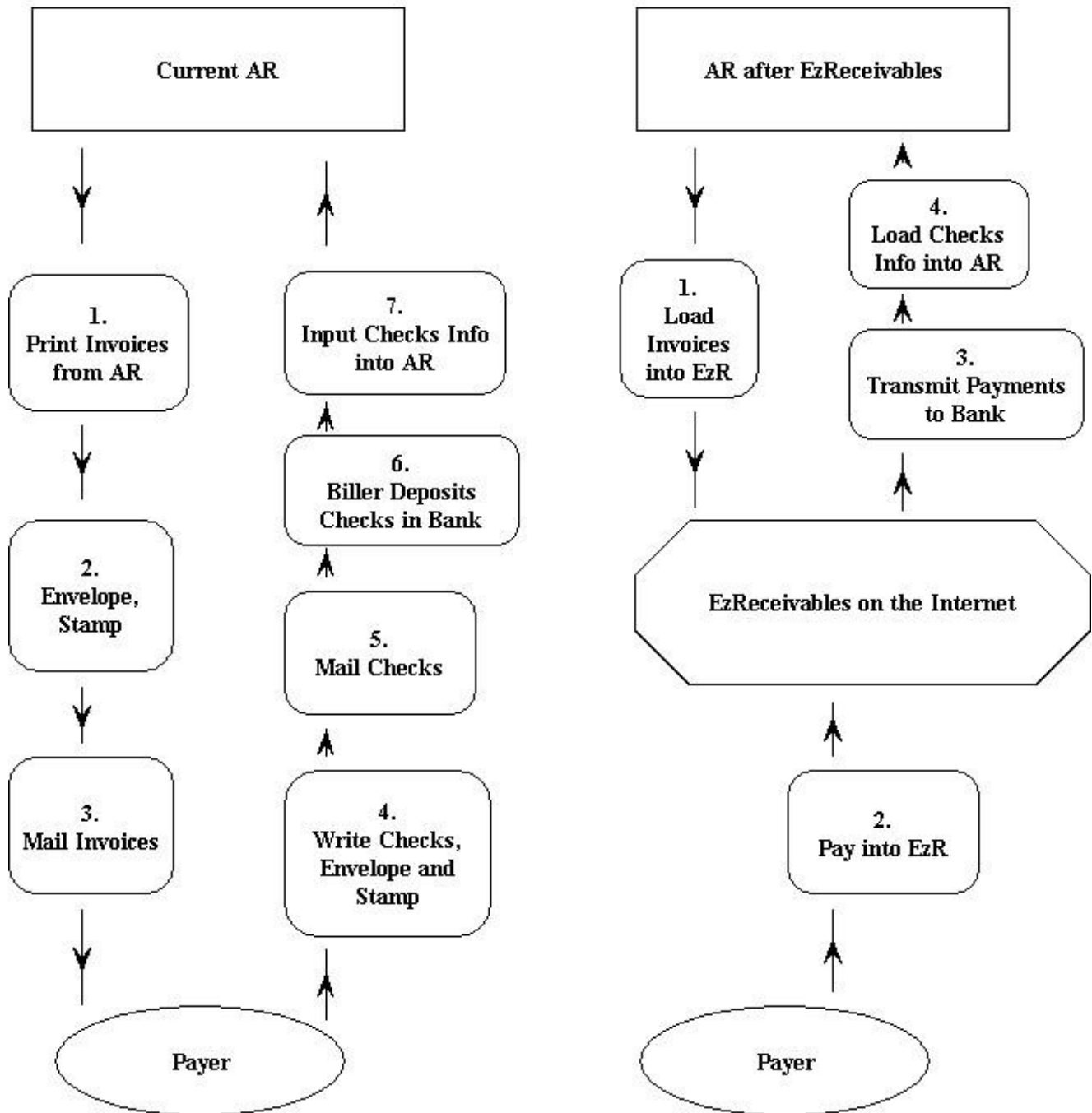


AR ADVANTAGES



Step 1 is electronic.
 Step 2 - 5 is manual.
 Step 6 may be automatic via a remittance institution.
 Step 7 may be automatic via a lockbox process.

All Steps paper intensive.

All Steps may be completed in 1 week minimum.

All manual process subject to human error.

All Steps electronic.
 No manual process.

No paper involved in any Step.

All Steps can be completed in 12-24 hrs.

No human error since no manual process.