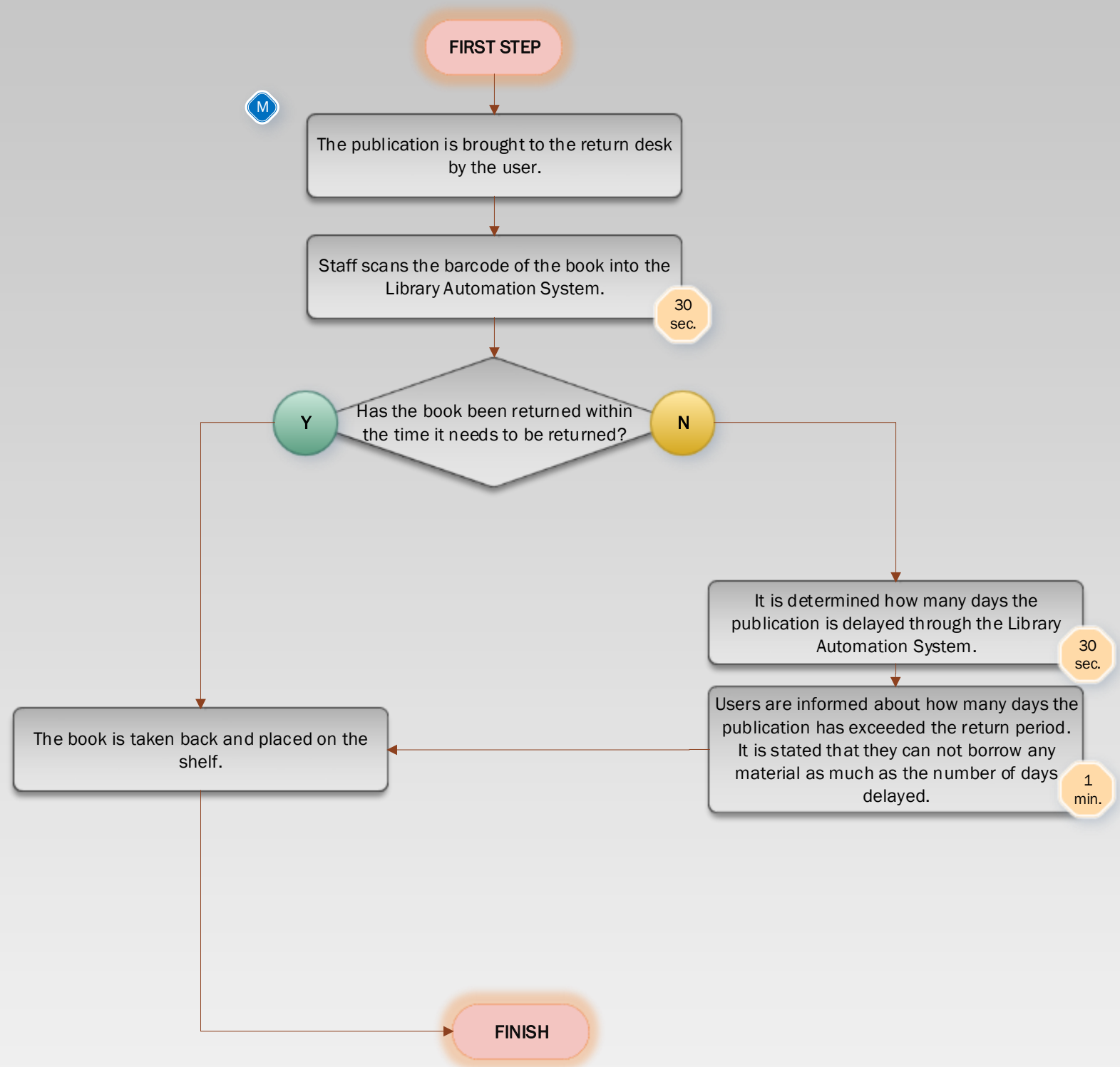
| PROCESS NAME | CODE | PROCESS TIME |
|---|---|---|
| RETURNS | KDDB-04 | 2 MINS. |

| RESPONSIBLES | PROCESS |
|---|---|
| Loan Office Staff | |