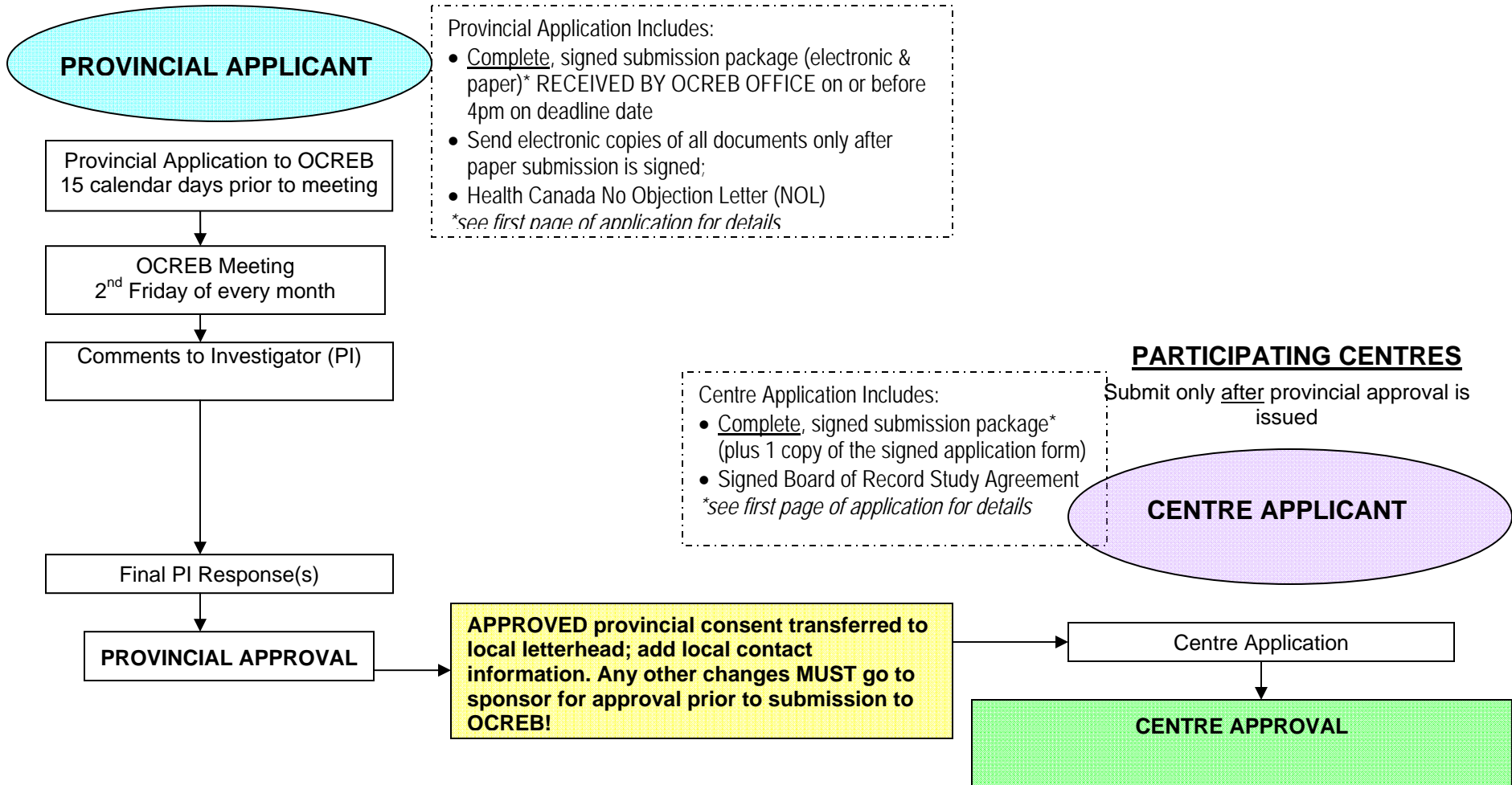


INITIAL SUBMISSION PROCESS FLOW



***An application is not considered received until all required documents (electronic & paper) are received in the OCREB office.**