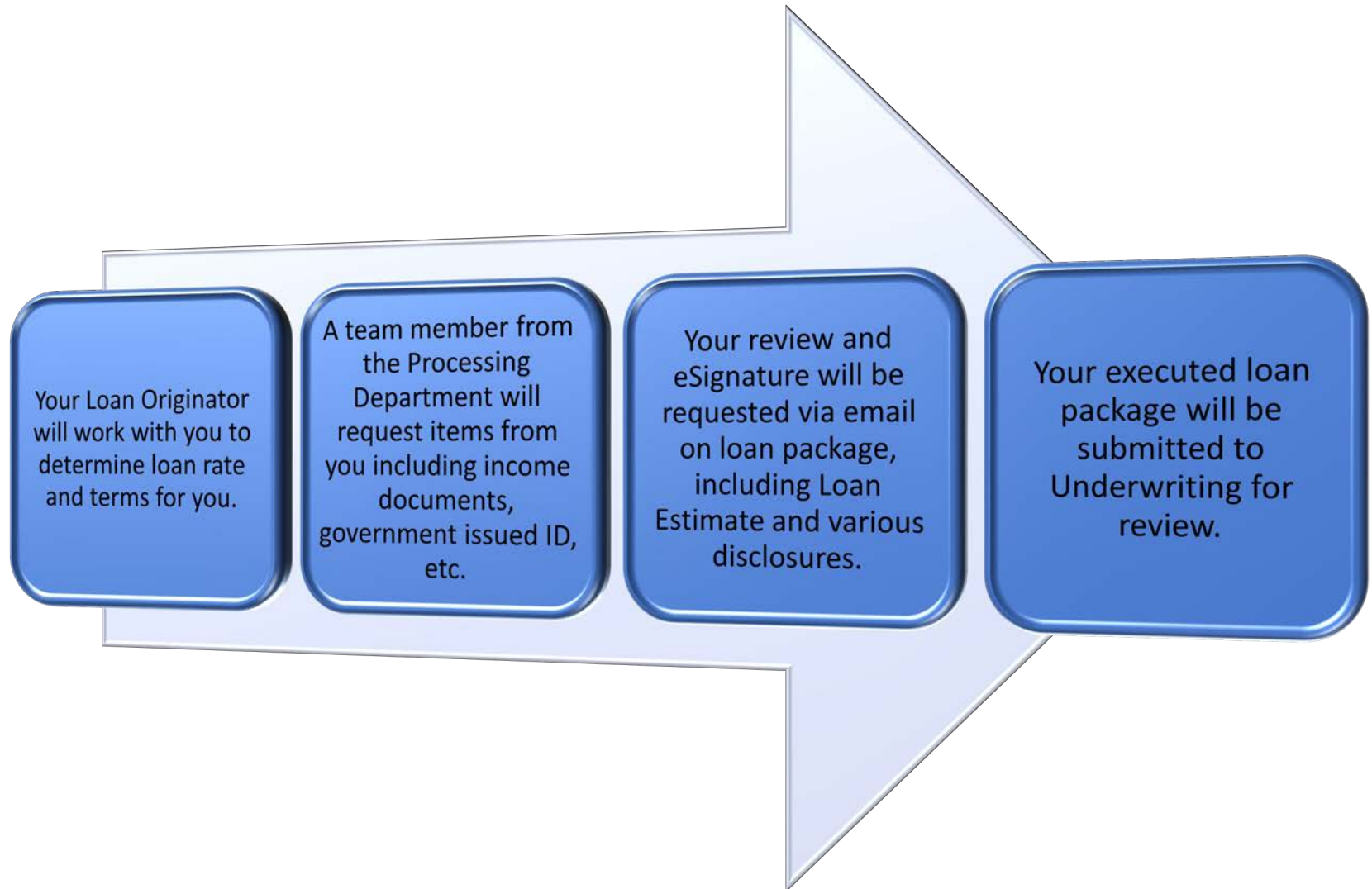


# PREAPPROVAL PROCESS



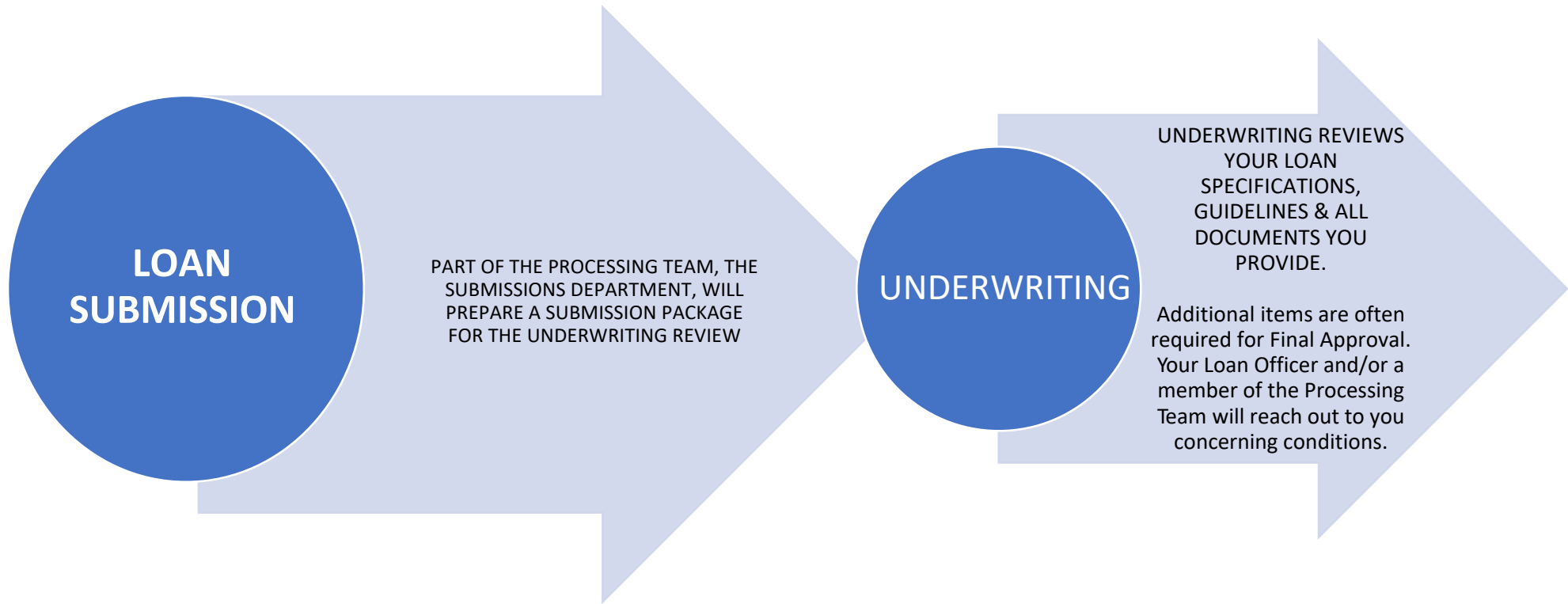
# LOAN PROCESS

## STAGE ONE – PREPARING FOR LOAN SUBMISSION



# LOAN PROCESS

## STAGE TWO – LOAN SUBMISSION to UNDERWRITING



# LOAN PROCESS

## STAGE THREE – CONDITIONAL APPROVAL to CLEAR TO CLOSE

### CONDITIONAL APPROVAL

A MEMBER OF THE PROCESSING TEAM, THE CLOSING COORDINATOR, OR ANOTHER TEAM MEMBER, WILL REQUEST ANY NEEDED ITEMS FROM YOU. CLOSING COORDINATOR WILL THEN SUBMIT CONDITIONS TO UNDERWRITING FOR A FINAL REVIEW.

Underwriting will offer a Final Approval or Clear to Close, which means your loan has had all conditions cleared! Sometimes, underwriting requests another round of conditions before the Clear to Close stage.

### CLEAR TO CLOSE

The Closing Coordinator will work with you to determine the best closing date and time, based on rate lock dates, settlement agent (closing attorney) availability and your availability. You will receive a preliminary Closing Disclosure with the amount you will need to prepare to bring to closing and directions on how to bring any funds to closing. This Closing Disclosure, or CD, will be balanced just before closing for exact numbers.

# LOAN PROCESS

## STAGE FOUR – CLOSING to MOVING

