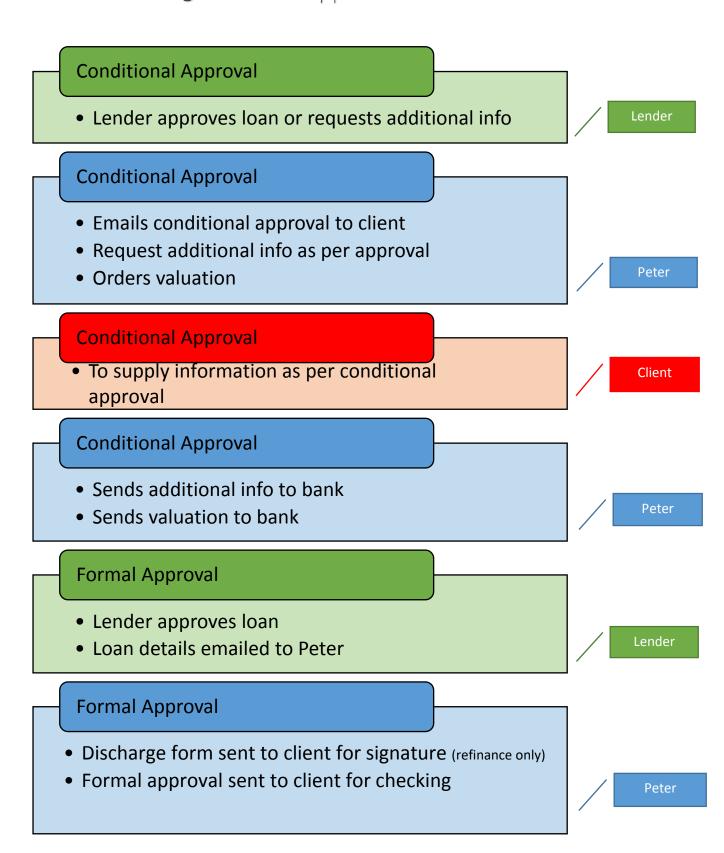
#### MORTGAGE PROCESS

## Stage 1: Engagement & Submission

#### Initial Discussion & Engagement email · Broad outline established Peter Engagement email sent to applicant **Documents Returned** Client • Requested documents returned to Peter **Market Analysis** Product comparison Pricing request to banks Borrowing capacity Peter Preliminary assessment emailed to client for review **Client Decision** • Discussion with Peter regarding Preliminary Assessment Questions answered Client • Product and lender selection **Loan Application** Online lodgement of application Email loan application for signing Peter • Advise of lender specific documentation required **Return Documentation** Returned signed bank application Client Return additional documentation requirements **Loan Application** Submit signed app form & documents to lender Peter Receive loan application number and confirmation of receipt of supporting documents

### MORTGAGE PROCESS

#### Stage 2: The Approval Process



# MORTGAGE PROCESS

### Stage 3: Settlement Process

