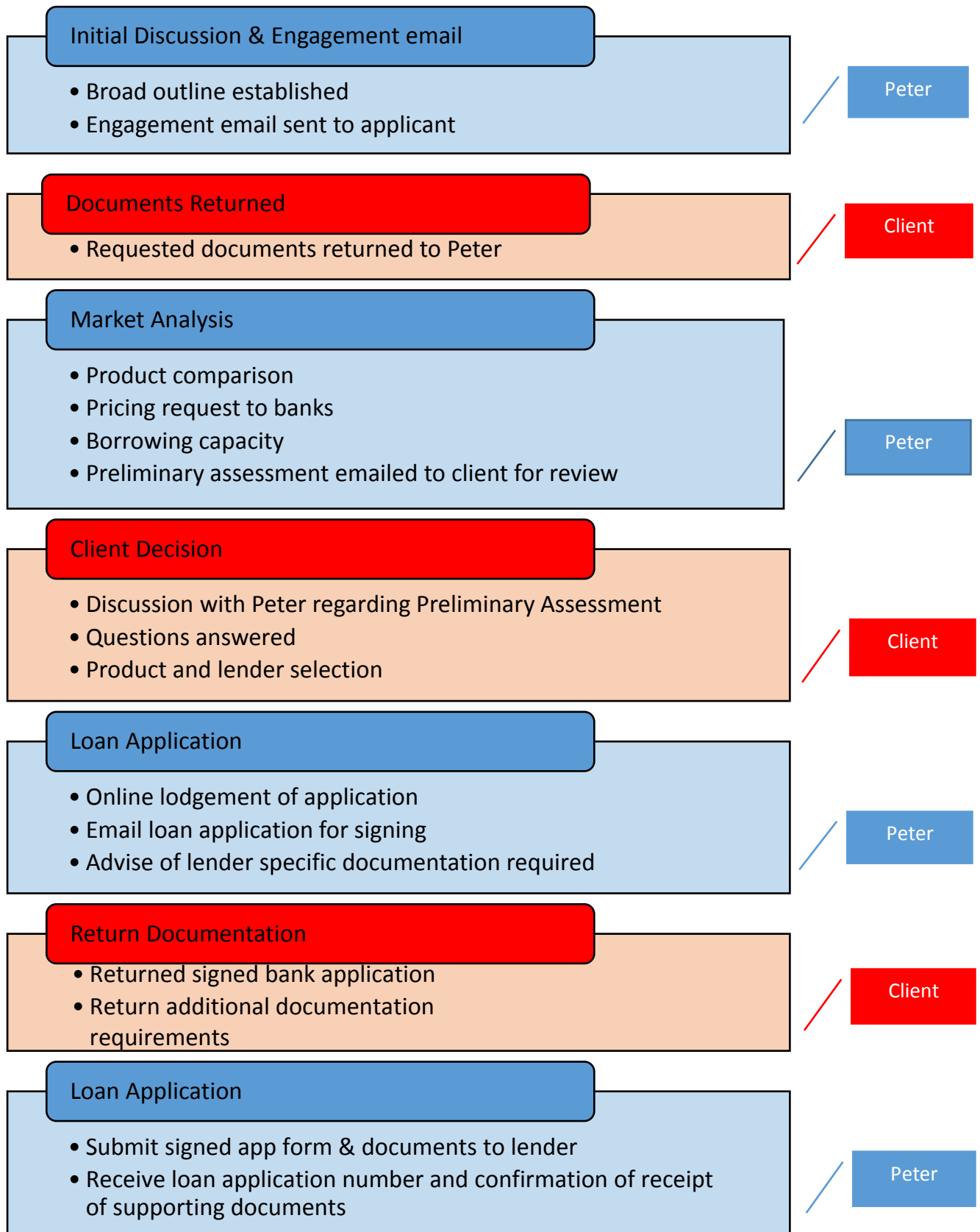


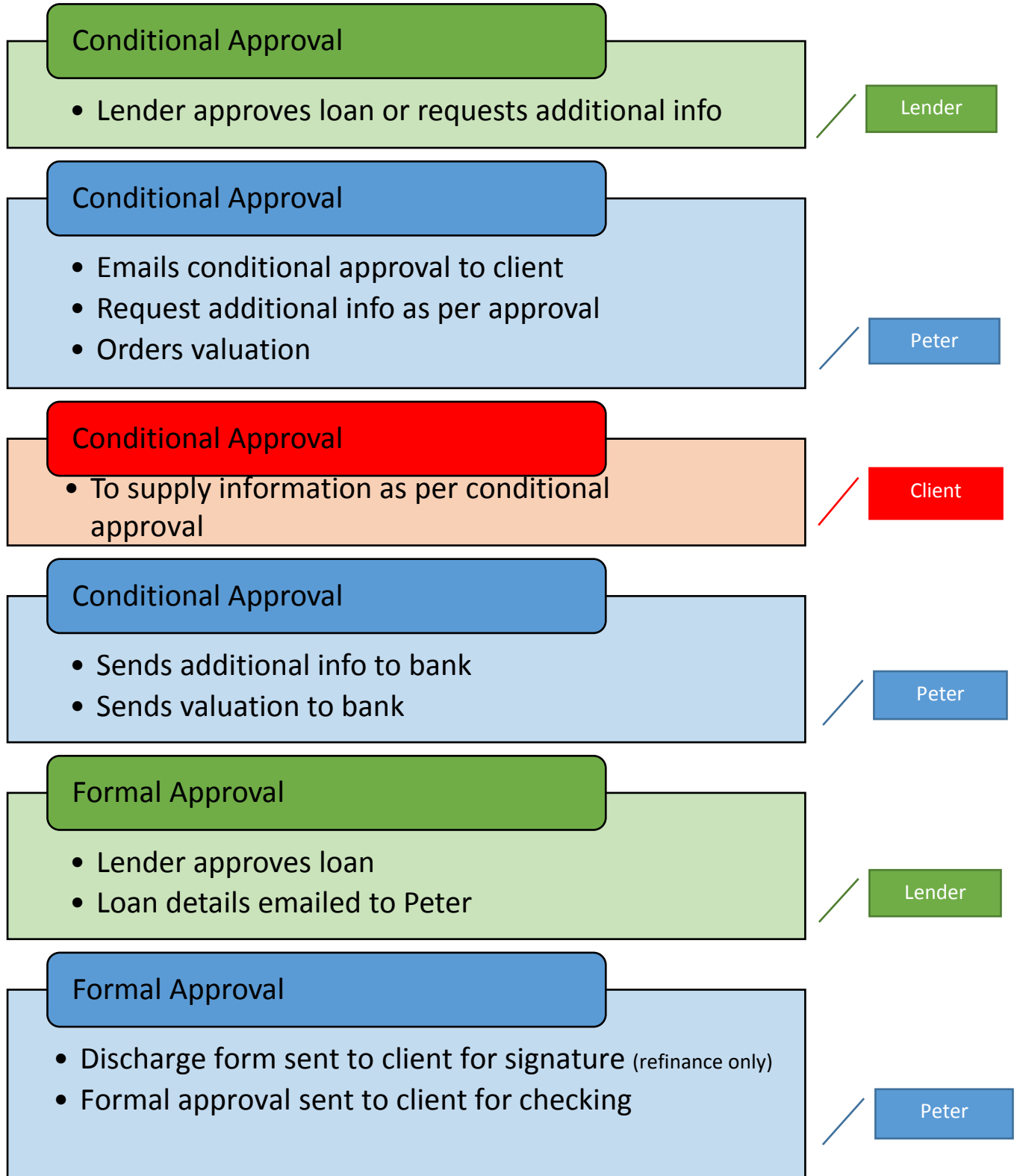
MORTGAGE PROCESS

Stage 1: Engagement & Submission



MORTGAGE PROCESS

Stage 2: The Approval Process



MORTGAGE PROCESS

Stage 3: Settlement Process

