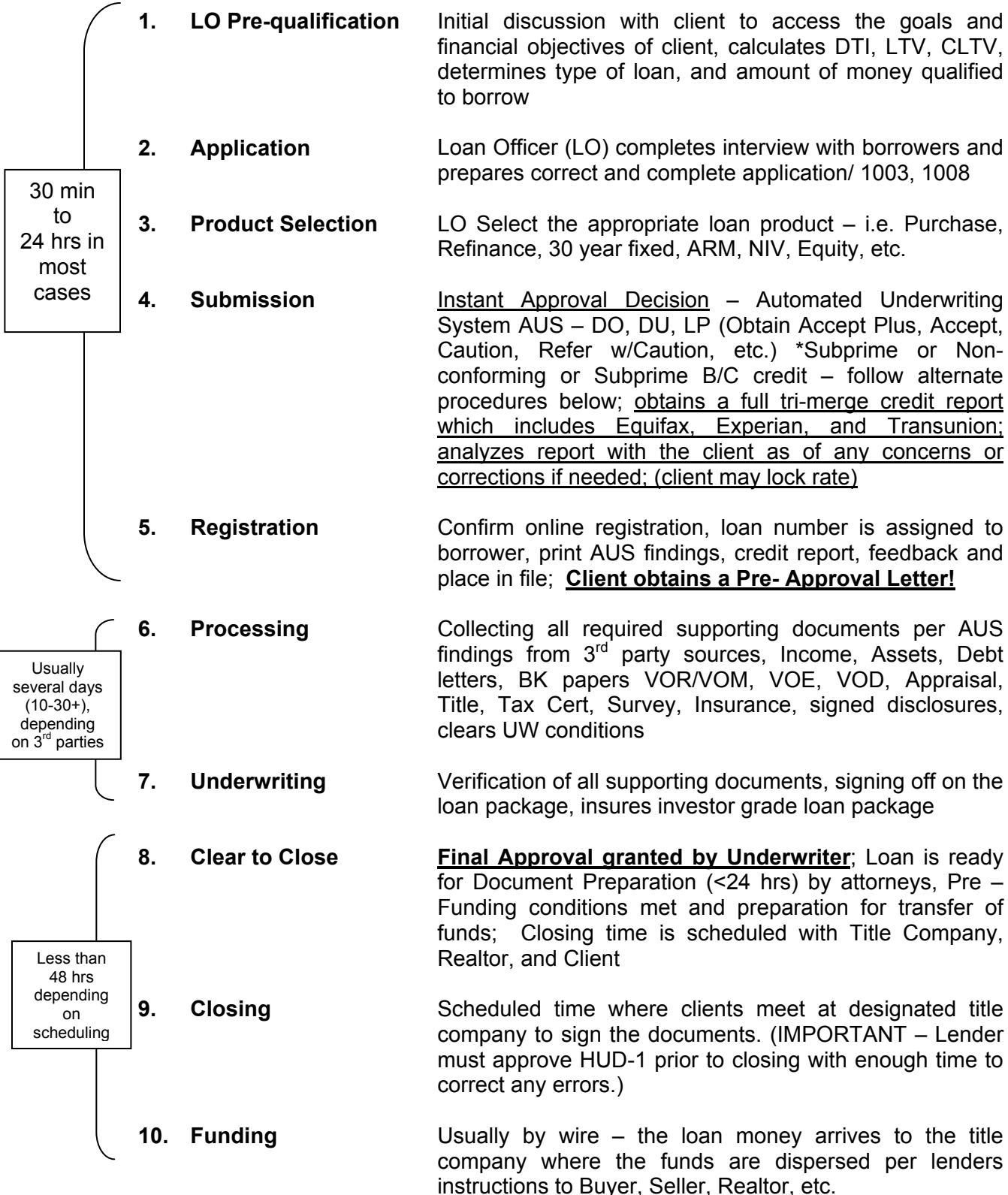




## THE LOAN PROCESS



\*Subprime or Non-Conforming Loan – Select Lender(s) and submit a prequel for loan approval, 24 hrs, then continue with step #5, usually takes at least 10-14 days longer to close.