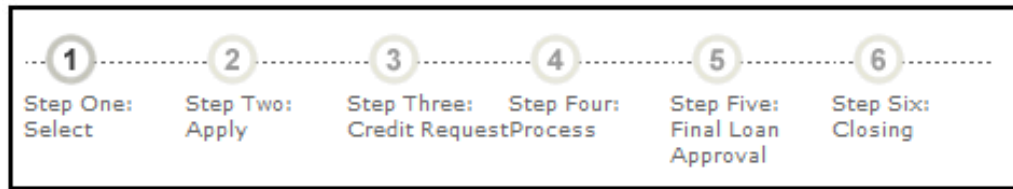


Mortgage Lending Process



Step 1: Select the type of mortgage loan you want

The first step is easy. Just answer a few questions online, and we'll provide you with a variety of loan options. Then, we'll help you decide on the best type of loan based on your personal circumstances:

- How much you owe
- Your monthly income
- How much you want to spend on your new home
- How much you can put down (also known as your down payment)
- How much flexibility you have with your monthly payments
- How long you plan to stay in your new home

You will be able to preview a variety of loan programs and payment options. For information on total costs, you can use the Estimated Closing Costs tools to view the costs associated with a specific type of loan. Once you select the type of loan you want, you're ready to apply for that loan.

Step 2: Apply for the loan

We've pared our application down to only the most essential information. Here's what we need to know:

- Borrower Information - The basics about you.
- Income - What you make.
- Property Information - The basics about the property you want to finance.
- Assets - The assets you plan to use for the down payment and closing costs. When calculating your assets, be sure to include the following sources: all checking and savings accounts; 401k loan; gifts from family; stock, bonds, stock options.
- Liabilities - What you owe and to whom. We'll run a credit report to confirm liabilities and fill in that section of the application for you. (You'll have a chance to review and make any corrections.)
- Declarations - A few more questions to complete your application.

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Step 3: Credit Approval

In many cases, we can give you immediate credit approval of your loan request. This is a true loan commitment, not just a pre-qualification offered by other lenders. It approves a specific loan amount and loan program based on your income and debts. It is, however, legally subject to underwriting the property you are financing and verification of the information you've provided us on your application.

Step 4: Processing Your Mortgage Loan Application

When we process your loan application, we need to verify the information you've provided us. We will request minimum documentation to verify assets and income. The property will be reviewed by ordering a title report, appraisal, and flood certification on the home. A prepaid processing deposit is required for these services and will be applied toward your closing costs. We also set up escrow for the loan closing and send out applicable disclosures so you have a chance to read through them.

Step 5: Final Loan Approval

Final approval of your mortgage loan involves the underwriting of the property and loan application information. We will underwrite the information received and give final approval to prepare the loan for closing.

Step 6: Sign Your Loan Documents & Disbursement

With final loan approval, we prepare the loan documents for both you and the escrow company to sign. Once we receive the signed documents, we'll transfer the money to the escrow company and they will disburse the loan and record the documents.

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