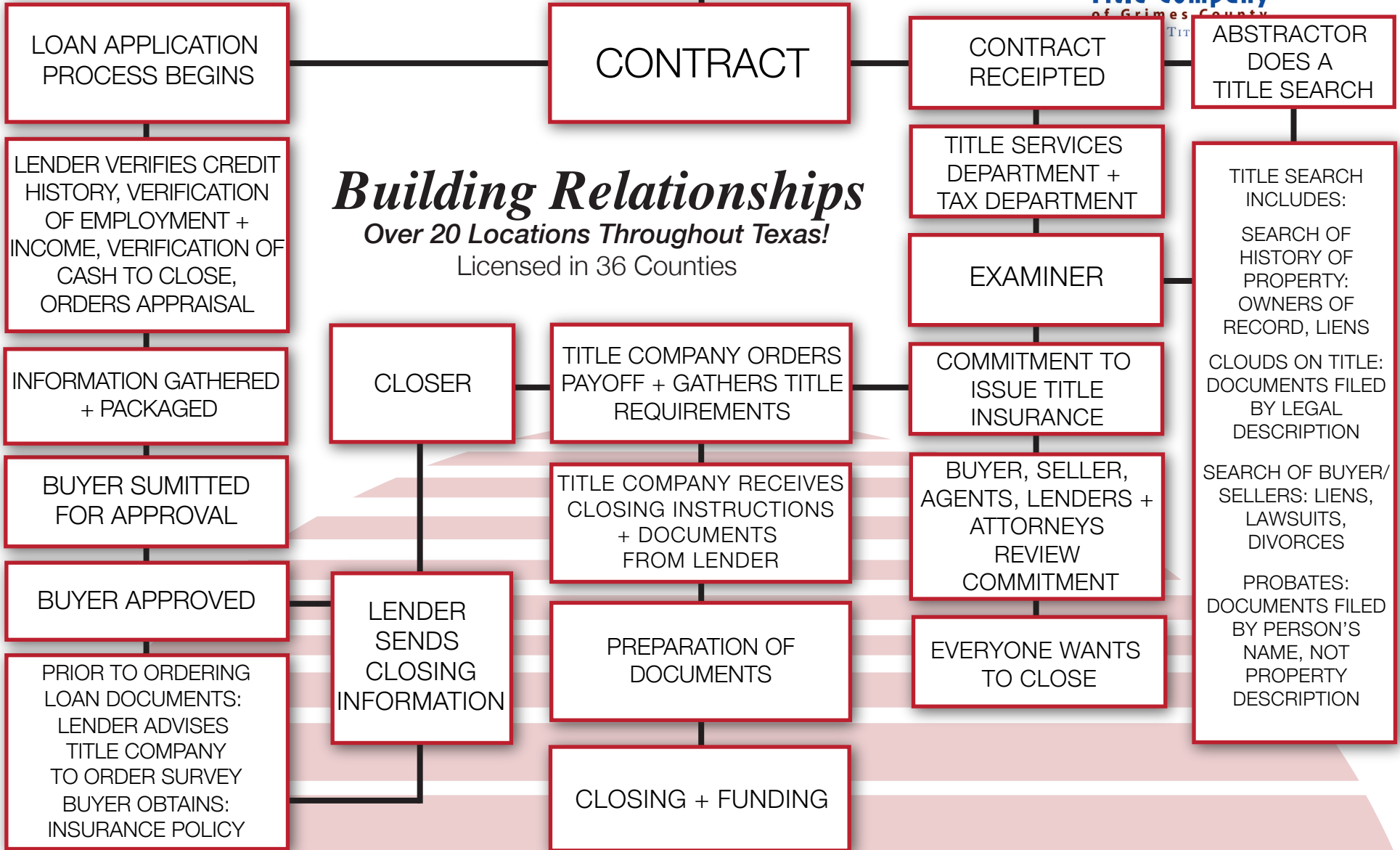


Mortgage Company

The Closing Process Begins Here



Building Relationships
Over 20 Locations Throughout Texas!
 Licensed in 36 Counties

ABSTRACTOR DOES A TITLE SEARCH

TITLE SEARCH INCLUDES:
 SEARCH OF HISTORY OF PROPERTY: OWNERS OF RECORD, LIENS
 CLOUDS ON TITLE: DOCUMENTS FILED BY LEGAL DESCRIPTION
 SEARCH OF BUYER/SELLERS: LIENS, LAWSUITS, DIVORCES
 PROBATES: DOCUMENTS FILED BY PERSON'S NAME, NOT PROPERTY DESCRIPTION

LOAN APPLICATION PROCESS BEGINS

LENDER VERIFIES CREDIT HISTORY, VERIFICATION OF EMPLOYMENT + INCOME, VERIFICATION OF CASH TO CLOSE, ORDERS APPRAISAL

INFORMATION GATHERED + PACKAGED

BUYER SUMMITTED FOR APPROVAL

BUYER APPROVED

PRIOR TO ORDERING LOAN DOCUMENTS: LENDER ADVISES TITLE COMPANY TO ORDER SURVEY BUYER OBTAINS: INSURANCE POLICY

CONTRACT

CONTRACT RECEIVED

TITLE SERVICES DEPARTMENT + TAX DEPARTMENT

EXAMINER

COMMITMENT TO ISSUE TITLE INSURANCE

BUYER, SELLER, AGENTS, LENDERS + ATTORNEYS REVIEW COMMITMENT

EVERYONE WANTS TO CLOSE

CLOSER

LENDER SENDS CLOSING INFORMATION

TITLE COMPANY ORDERS PAYOFF + GATHERS TITLE REQUIREMENTS

TITLE COMPANY RECEIVES CLOSING INSTRUCTIONS + DOCUMENTS FROM LENDER

PREPARATION OF DOCUMENTS

CLOSING + FUNDING