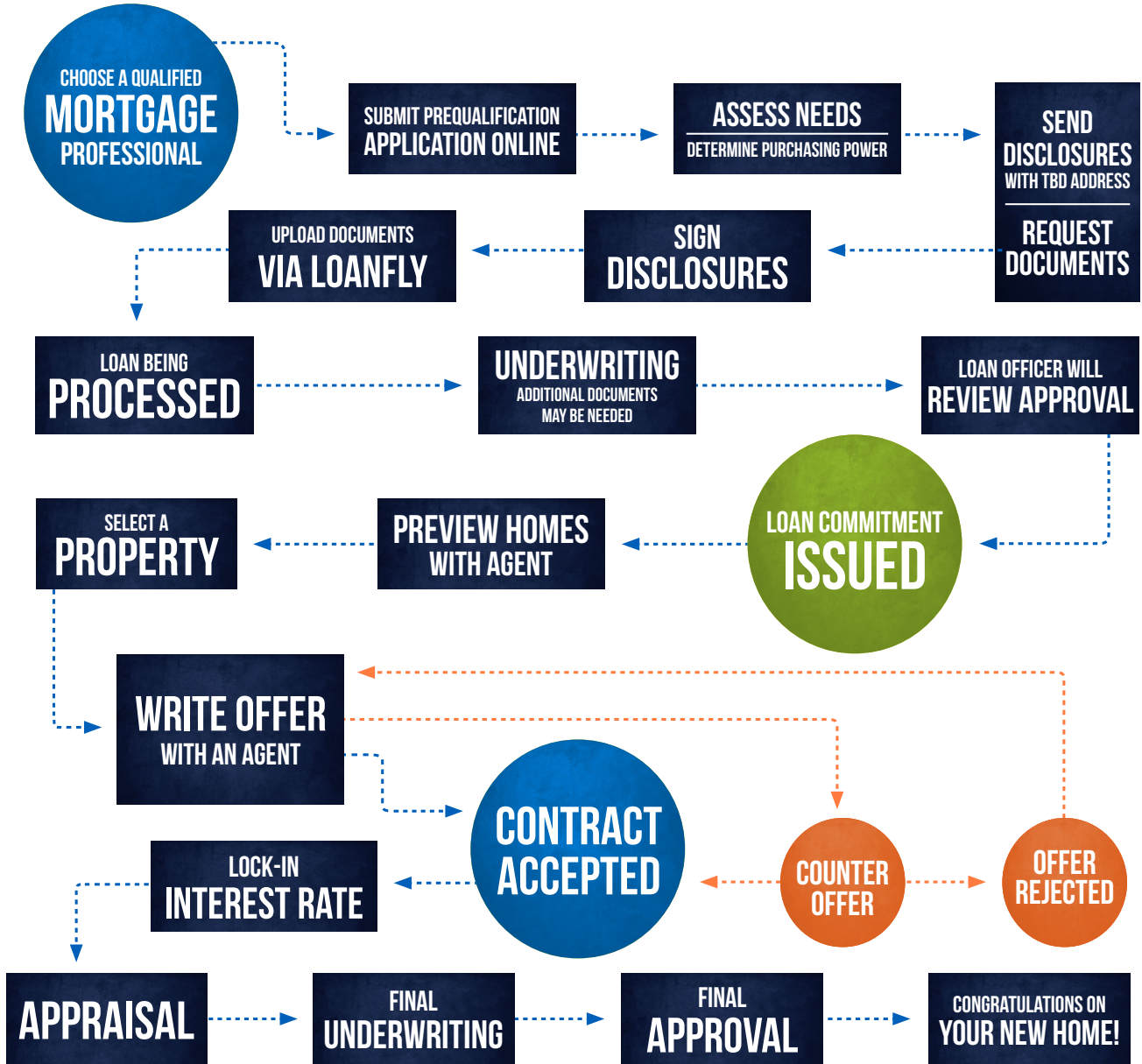


# EARLY BIRD

## ADVANCED APPROVAL PROCESS



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Valid for FHA, Conforming Conventional, and High-Balance Conventional Loans for owner-occupied, single-family home purchases. Full income and asset documentation, signed Social Security authorization, 4506-T tax transcript forms, driver's license for each loan applicant, and additional documentation as requested by the Loan Officer required. Appraisal must be approved by underwriting and title must be acceptable. Additional restrictions, requirements, and underwriting conditions may apply. Speak with your loan officer for details. This information is meant to be a guide showing the financing process. Because requirements for a borrower's specific loan program can vary, not all transactions may follow the illustrative information or steps included in this guide. Not a commitment to lend. Borrower must meet qualification criteria.