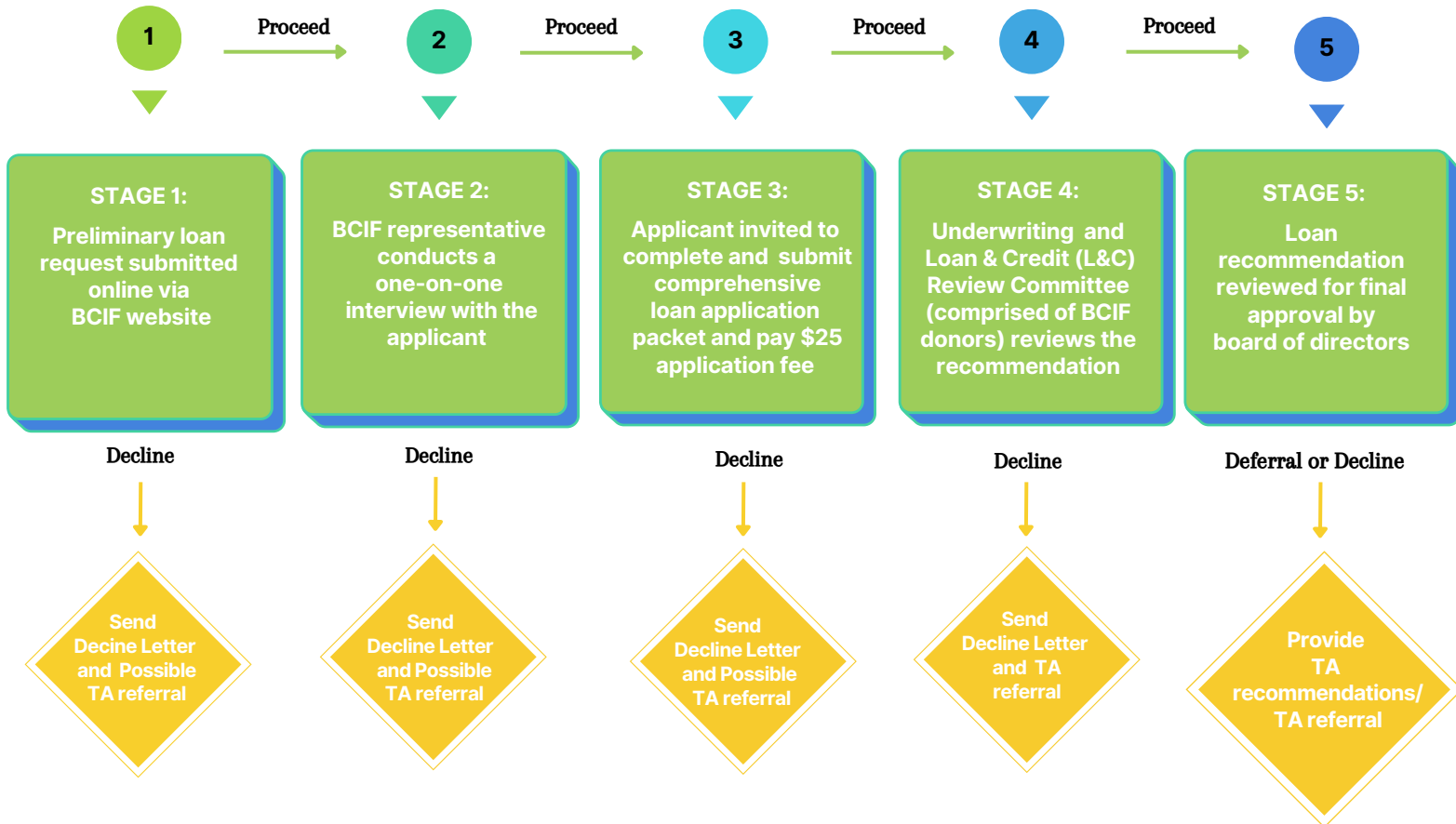
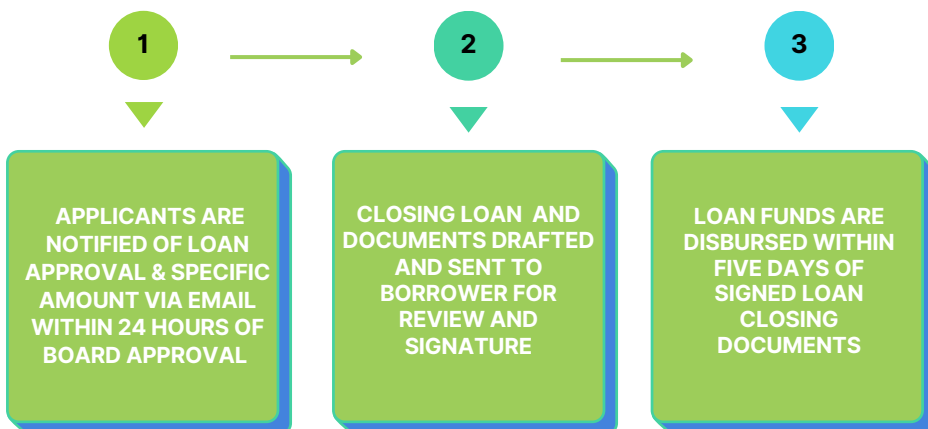


The Application Process

DUE DILIGENCE PHASE



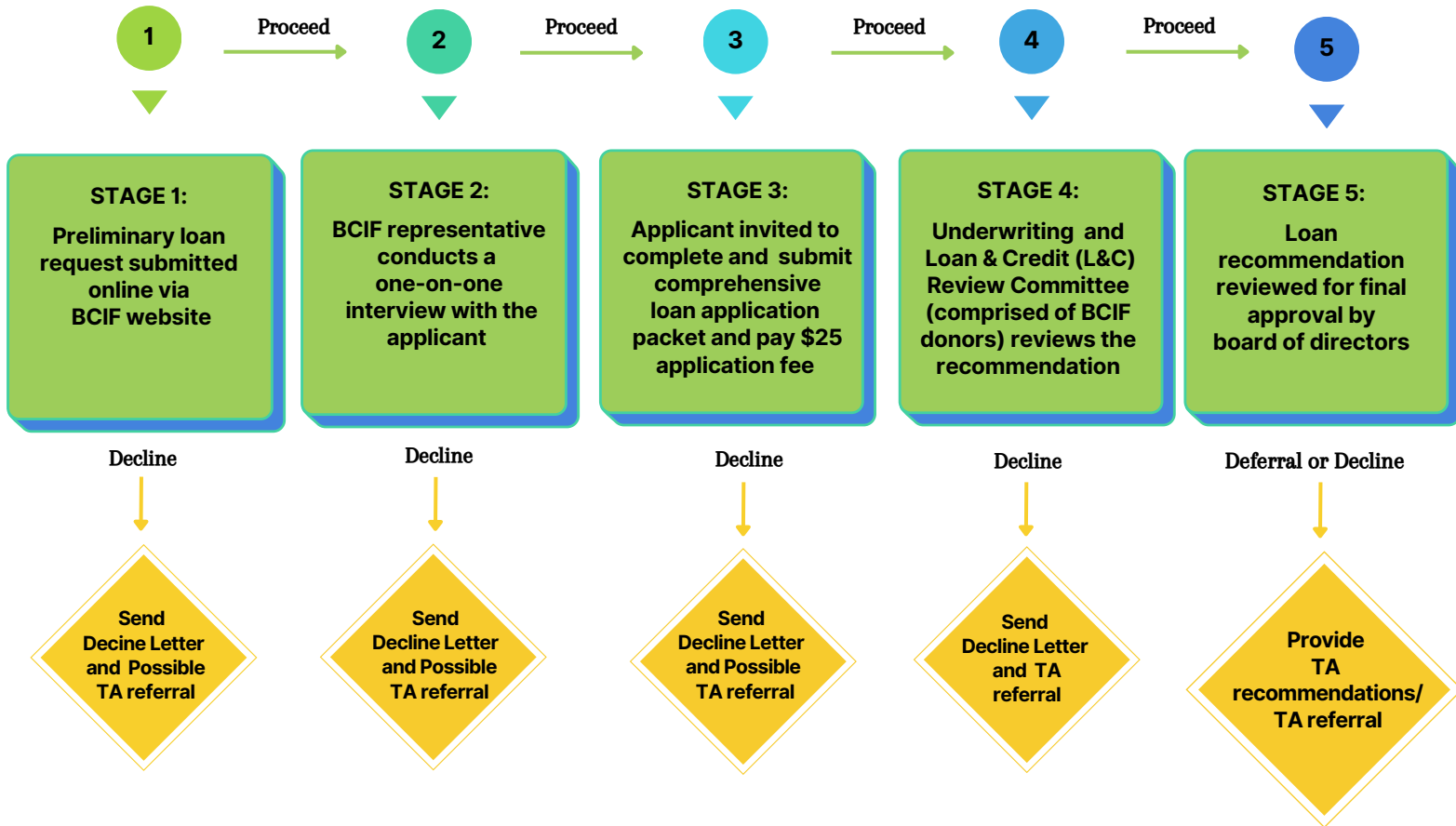
CLOSING PHASE



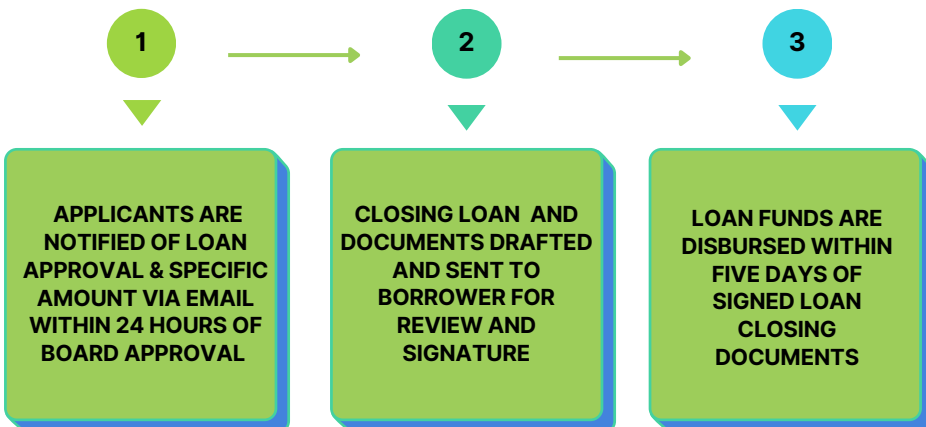
IF APPROVED, ENTIRE PROCESS TAKES 30-60 DAYS

The Application Process

DUE DILIGENCE PHASE



CLOSING PHASE



IF APPROVED, ENTIRE PROCESS TAKES 30-60 DAYS