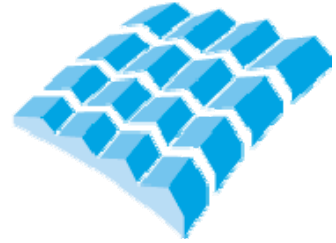


Mortgage Loans Made Easy



Objectives

- ❖ Regular communication between you and ourselves, and between ourselves and the lender.
- ❖ Accurate and timely consolidation of information and documentation.
- ❖ A swift, uncomplicated and satisfactory completion of your loan application.

Next Steps

Initial appointment

The first meeting with Mr James Spanos is to establish your particular requirements. This will include looking at your current finances and commitments, and establishing what type of loan you require. To make this appointment as timely and productive as possible we ask that you have any required documentation with you; a checklist has been outlined further in this kit.

Second appointment

With the information obtained in the first meeting, James will introduce certain options for the progression of your loan application and upon your decision, we will proceed to the application process.

Loan Application process

- Step 1:** Once we have obtained all the required paperwork and documentation, we will process your loan application through to the chosen lender.
- Step 2:** A follow up phone call, email or letter will be sent to you from our firm, upon response from the bank, informing us if any additional information is required.
- Step 3:** A follow up phone call, email or letter will be sent to yourselves following the Conditional approval of your loan application.
- Step 4:** A satisfactory property valuation may need to be conducted. Please ensure that you / your agent arranges timely access for the valuer to ensure quick turn around times.
- Step 5:** Following the satisfactory achievement of the above conditions, a follow up phone call, email or letter will be sent to yourselves informing you of the Formal approval of your loan.
- Step 6:** Upon the satisfactory signing and return of the lender mortgage documents, a Settlement date will be set.
- Step 7:** Settlement is effected. We will notify you when this takes place.