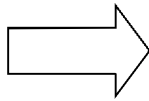
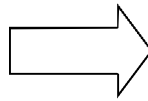


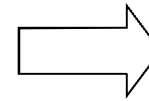
Start



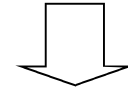
1. You get an Idea - It's time to buy a new home!



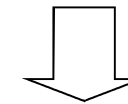
2. Call The Brian Smith Group to get the Money you need



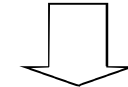
3. Jen or Justin gathers your contact and financial information and schedules an appointment



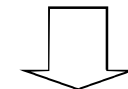
4. Phone conversation with Brian to answer questions and start planning



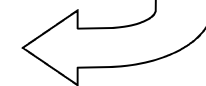
5. -You find a home
-You make an offer
-Seller accepts offer



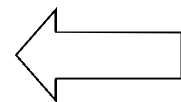
6. You fax, e-mail, or bring in your contract and all updated information to Brian



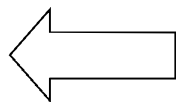
7. Brian completes your financing application and locks in your rate



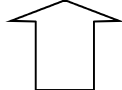
8. You sign your application and loan disclosures



9. Kathy processes and Jen and Justin coordinate your loan transaction



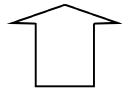
10. Brian will e-mail your appraisal to you when received



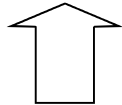
11. The underwriter approves your loan and we collect any final papers needed from you



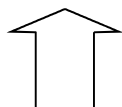
12. Closing is scheduled between you and the title company



13. Your legal documents are sent to the title company and Brian calls you for a final review



14. You sign the legal documents and the home is yours



15. Enjoy your home and tell everyone about The Brian Smith Group



The
BRIAN SMITH
Group

419-625-2600

866-659-2600

