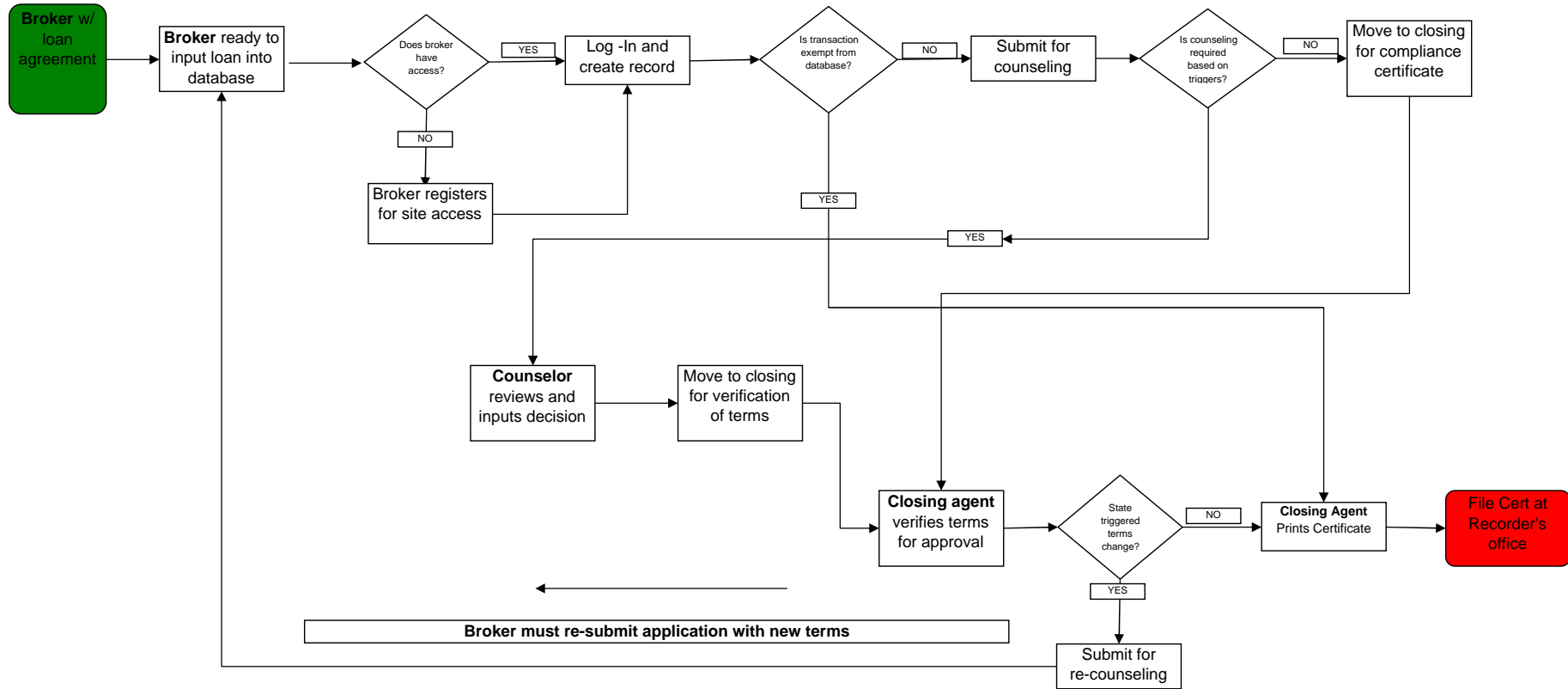


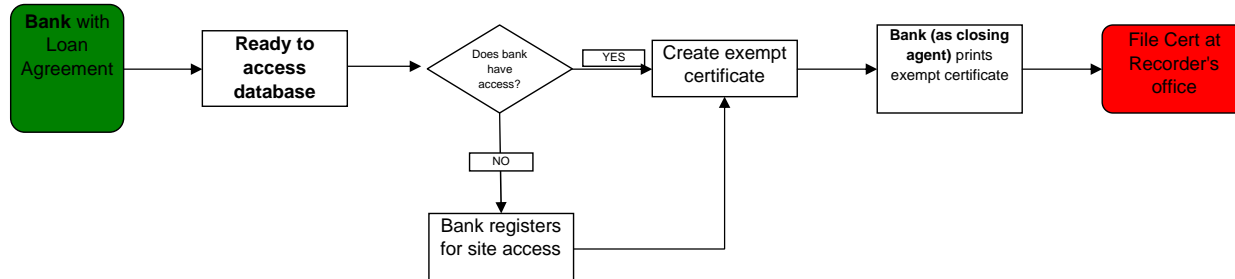
SB 1167 High Level Process Mapping

1. Broker Process



2. Bank as Closing Agent

(ONLY NEEDED IF BANK IS CLOSING OWN LOANS)



Note: Banks are exempt from database entry, the above process is only to be used if a bank is originating and closing their own loans. Must be registered as a closing agent to create/print exempt certificates.