

**COMPLETE LOAN APPLICATION DISCUSS MORTGAGE OPTIONS SELECT LOAN PROGRAM/TERMS BORROWER E-SIGNS RESPA / LOAN DOCUMENTS BORROWER PROVIDES FINANCIAL DOCUMENTS BRICKWOOD MORTGAGE OBTAINS 3RD PARTY DOCUMENTS UNDERWRITER REVIEWS FILE AND ISSUES** CONDITIONAL APPROVAL FINAL DOCUMENT CHECKLIST FINAL APPROVAL **CLOSING DISCLOSURE ISSUED -**STARTS 3-DAY FEDERAL WAITING PERIOD **CLOSING SCHEDULED WITH** ATTORNEY OR TITLE COMPANY **CLEAR TO CLOSE ISSUED -BORROWER SIGNS CLOSING DOCUMENTS LOAN FUNDS AFTER RESCISSION -**REFINANCE COMPLETE COME SEE US FIRST, THEN FIND YOUR WAY HOME!