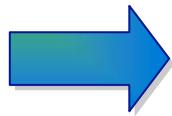
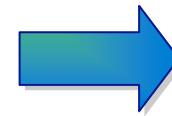


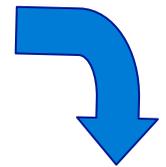
Finish



★ Referral ★



Start



Inspections and Draw Requests are processed, and funds disbursed as renovation is completed

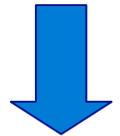


A and N mortgage services inc.

Illinois Residential Mortgage Licensee



Loan Officer discusses concept of "as completed" value and renovation, estimates maximum mortgage amount and performs credit pre-qualification



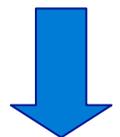
Borrower decides on remodeling project, determines sales price, negotiates purchase contract and applies for mortgage



Freedom Mortgage's Renovation Lending Center sets up Renovation Escrow Account for Draw Management



773.305.LOAN (5626)



Consultant completes Work Write-Up



Close the Loan and Sell to Freedom



Process, underwrite & approve the loan with appropriate credit guidelines



Appraiser completes appraisal to determine "as completed" value

