



Loan Scenario
 Loan Scenario is presented to Mortgage Vintage (MVI) for consideration

Term Sheet

- Term Sheet presented to Borrower/Broker
- Term Sheet Accepted, signed/esigned & Returned

Escrow and Title
 MVI will open Escrow and Title

Valuation
 Order Property Valuation (BPO or Appraisal)

Site Visit
 MVI visits property

Final Terms Confirmed

Underwriting/Review

- Property Valuation
- Preliminary Report
- Documents Submitted

Preliminary Report
 Title to send Preliminary Report on subject property

Loan Conditions
 Borrower to submit loan conditions/docs to the online borrower and broker portal (i.e. app., bank statements, etc.)

Prep
 Prepare Loan to market to lenders

Raise Loan Funds

- Post loan to Crowdtrustdeed.com
- Lenders Pledge

Final File Audit

- Clear any Prelim Issues
- Confirm vesting
- Collect any payoff information

Loan Documents
 Prepare Loan Docs

Signing
 Borrower Signs Loan Docs

Title Review
 Title Officer reviews Loan Docs



Loan Closed
 Disburse loan proceeds to borrower

Recording

- Deed of Trust to record with county recorders office

Funding
 Lenders send funds to Title in preparation of closing