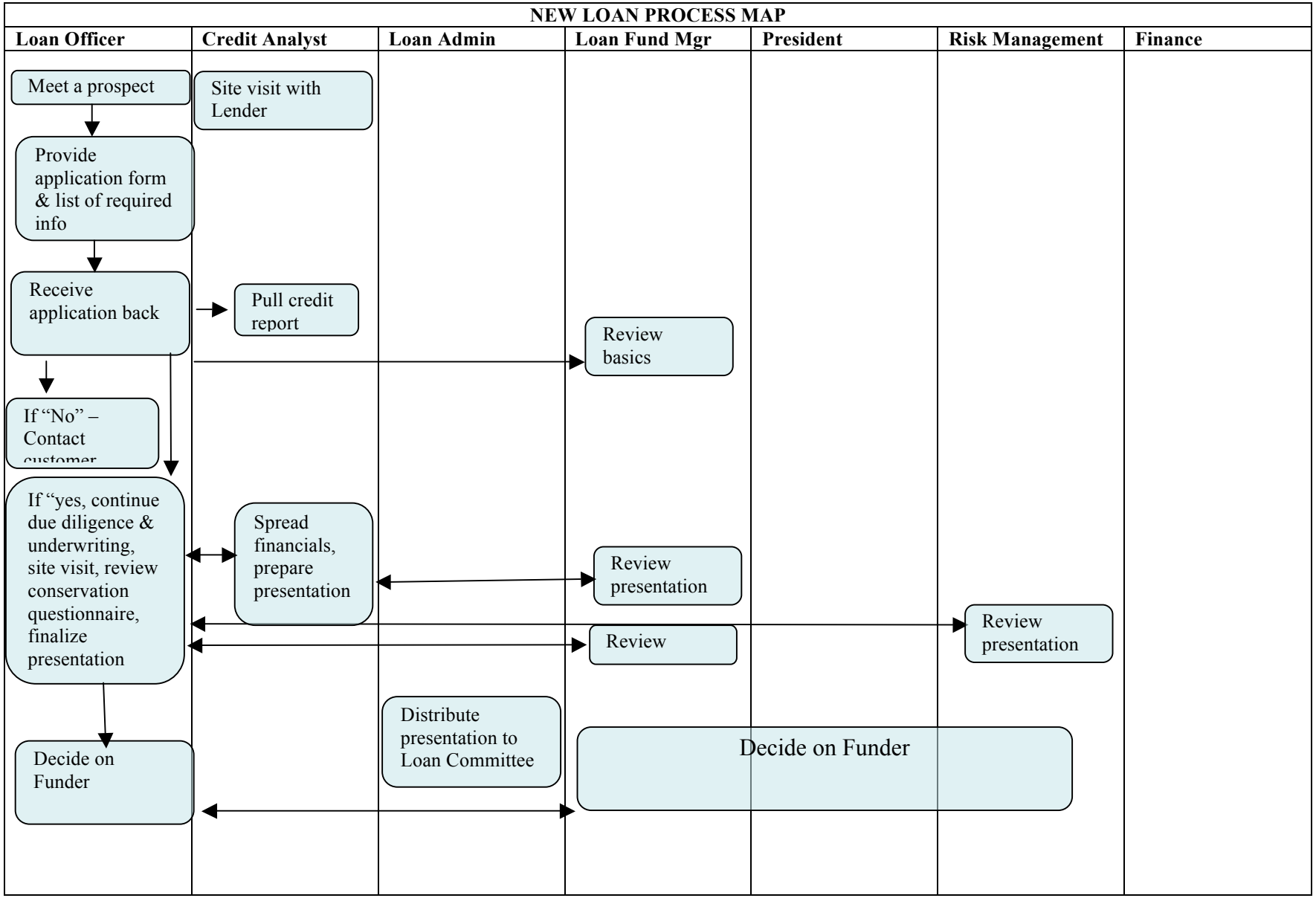
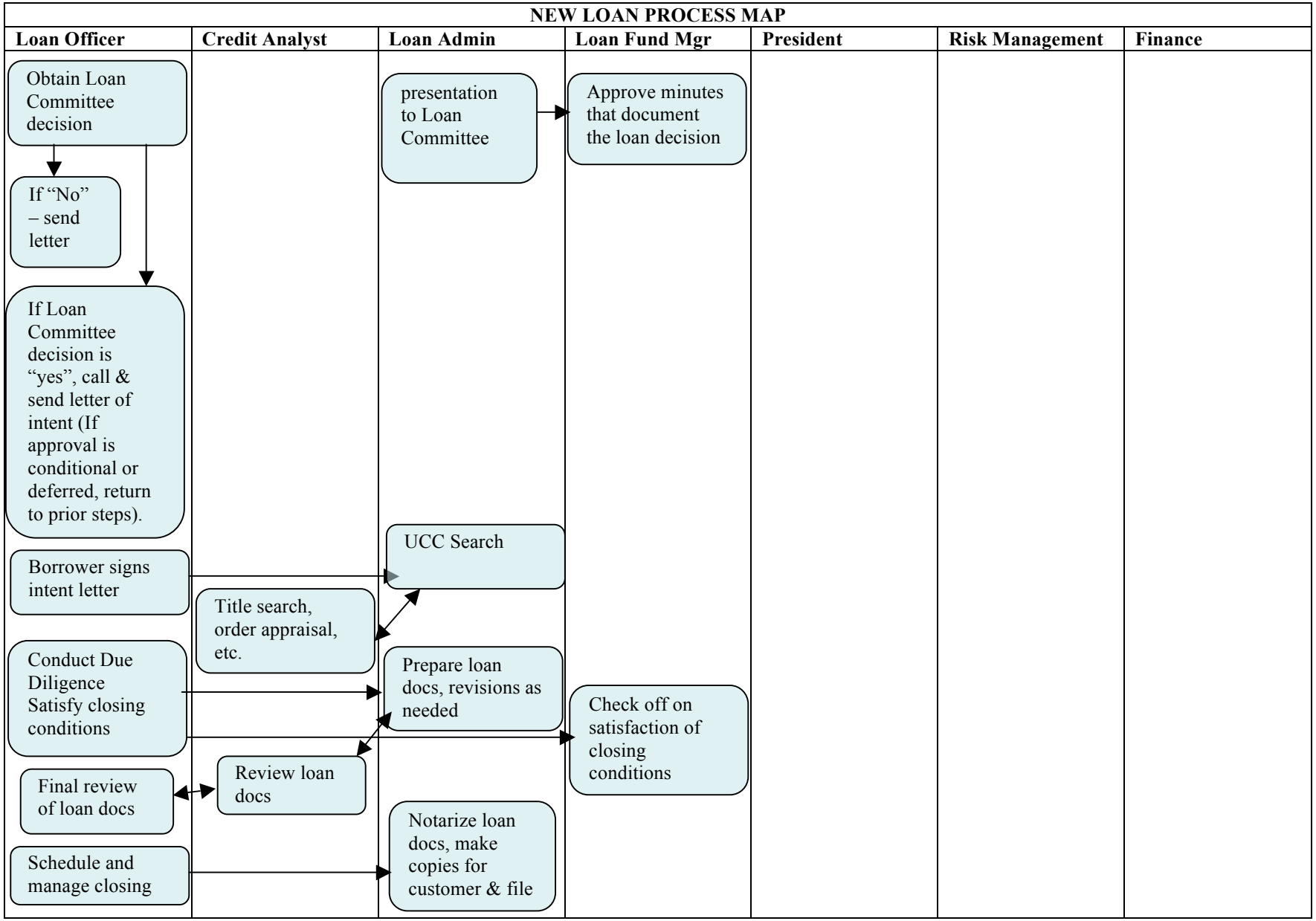
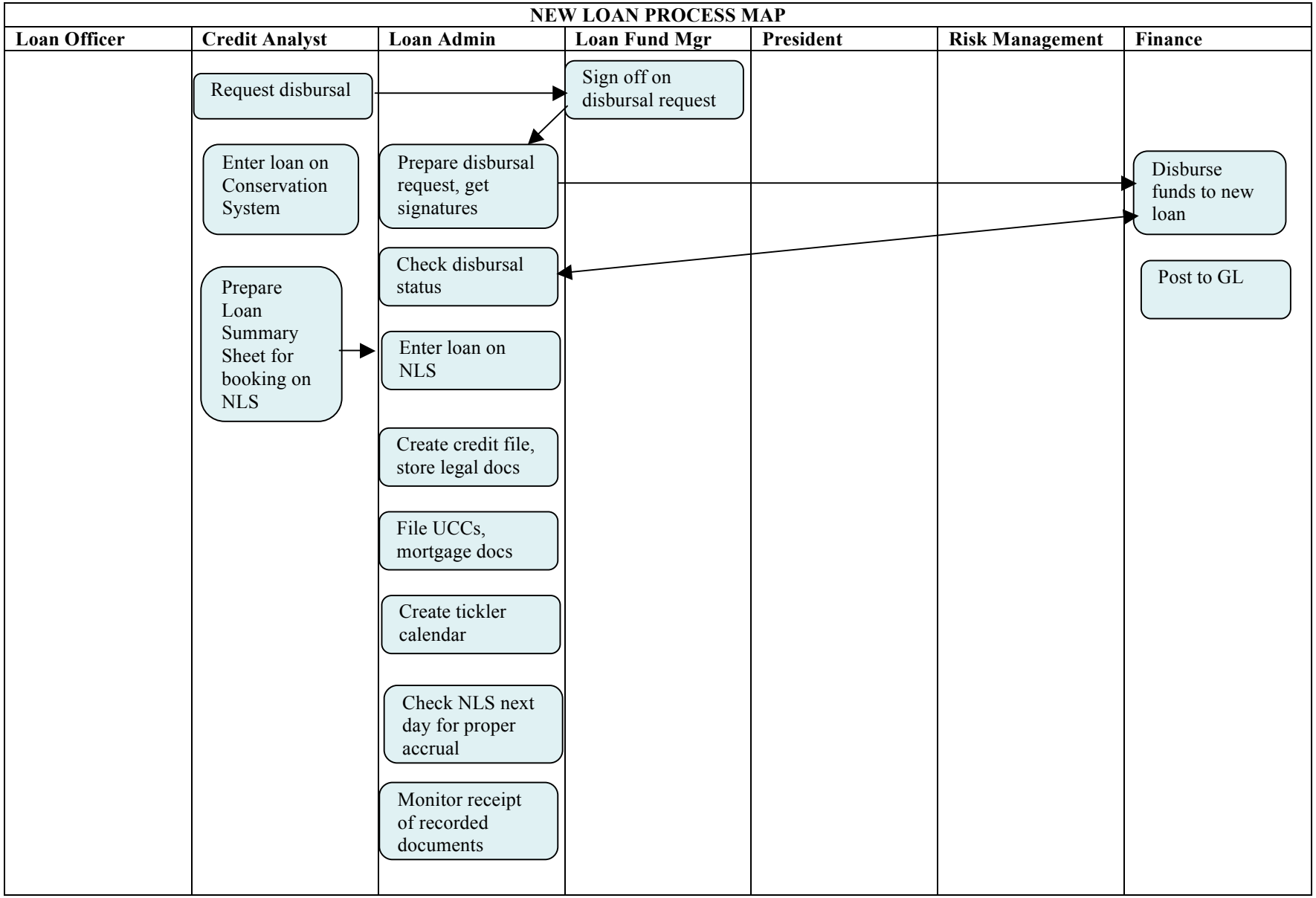

NEW LOAN PROCESS MAP
Loan Officer
Credit Analyst
Loan Admin
Loan Fund Mgr
President
Risk Management
Finance
Meet a prospect
Site visit with Lender
Provide application form & list of required info
Receive application back
Pull credit report
Review basics
If "No" – Contact customer
If "yes, continue due diligence & underwriting, site visit, review conservation questionnaire, finalize presentation
Spread financials, prepare presentation
Review presentation
Review presentation
Review
Distribute presentation to Loan Committee
Decide on Funder
Decide on Funder


NEW LOAN PROCESS MAP
Loan Officer
Credit Analyst
Loan Admin
Loan Fund Mgr
President
Risk Management
Finance
Obtain Loan Committee decision
If "No" – send letter
If Loan Committee decision is "yes", call & send letter of intent (If approval is conditional or deferred, return to prior steps).
Borrower signs intent letter
Conduct Due Diligence Satisfy closing conditions
Final review of loan docs
Schedule and manage closing
presentation to Loan Committee
UCC Search
Title search, order appraisal, etc.
Prepare loan docs, revisions as needed
Review loan docs
Notarize loan docs, make copies for customer & file
Approve minutes that document the loan decision
Check off on satisfaction of closing conditions


NEW LOAN PROCESS MAP
Loan Officer
Credit Analyst
Loan Admin
Loan Fund Mgr
President
Risk Management
Finance
Request disbursal
Sign off on disbursal request
Enter loan on Conservation System
Prepare disbursal request, get signatures
Disburse funds to new loan
Check disbursal status
Post to GL
Prepare Loan Summary Sheet for booking on NLS
Enter loan on NLS
Create credit file, store legal docs
File UCCs, mortgage docs
Create tickler calendar
Check NLS next day for proper accrual
Monitor receipt of recorded documents