ICSLOANS.

THE ICS LOAN PROCESS

<table>
<tr><th></th><th>ACTION</th><th>COMPLETED BY</th></tr>
<tr><td>1</td><td>Loan Request Submitted Online
You should have already provided the client with rate options by preferred product type.

Ask your client if they are comfortable with the estimated rate range. If so, explain to them the ICS VALUE PROPOSITION. You are asking for their commitment to work exclusively with you as you package and underwrite their loan across multiple lenders.</td><td>Borrower / Broker</td></tr>
<tr><td>2</td><td>Document Retrieval from Broker / Borrower
1. Loan Application
2. Rent Roll
3. Operating Statements
4. SREO
5. Credit
(if rehab/ground-up)
6. Scope of Work / Budget
7. Costs Spent to Date
8. Record of Completed Projects</td><td>Broker / ICS Loan Team</td></tr>
<tr><td>3</td><td>Initial Loan Review Call with Broker
At this time ICS will determine the best loan product and structure the loan, including estimated rate, terms, and fees.</td><td>ICS Loan Team / Broker</td></tr>
<tr><td>4</td><td>Loan Underwriting Review Call with Borrower
An ICS Team member will complete an underwriting call with the Borrower directly. This can be done with all parties via conference call.</td><td>ICS Loan Team / Broker</td></tr>
<tr><td>5</td><td>Conditional Loan Quote Completed & Delivered</td><td>ICS Loan Team</td></tr>
<tr><td>6</td><td>Borrower CLQ Acceptance
At this time, the loan is entered into underwriting. The preliminary loan processing and underwriting deposit is required ($2500).

ICS DocuSign Funding Fee Agreement Prepared and sent to Borrower (Deposit Wired by Borrower)</td><td>Borrower</td></tr>
</table>

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	ACTION	COMPLETED BY
7	**Underwriting Commencement**	ICS Loan Team
8	**Final Term Sheet Delivered to Client** These are the final terms upon which the loan will be funding following underwriting review.	ICS Loan Team
9	**Final Term Sheet Accepted by Borrower** At this time, final underwriting fees will be due, including appraisal fee, and any additional underwriting costs associated with legal, onsite lender inspection, etc.	ICS Loan Team
10	**Appraisal Ordered**	ICS Loan Team
11	**Additional Borrower Document Retrieval** and review (if needed). Appraisal review. Clear funding conditions.	ICS Loan Team
12		**DEAL CLOSED**