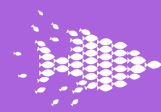


THE COMMERCIAL MORTGAGE PROCESS

1.

Speak to your broker and send all case details. Your broker may request documentation prior to approaching lenders



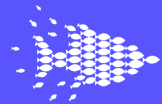


Your broker discusses your deal with lenders particularly; property type, experience and tenancy



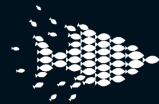


Your broker sends you the terms available
and discusses your best options



4.

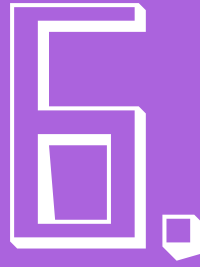
Broker sends you a list of required information for you to complete



5.

Upon receipt of your information, your broker will complete the application and produce a Decision in Principle





You pay for the valuation and the administration fee and at this stage the lender will review the case





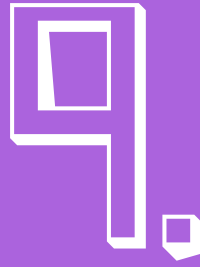
If the lender approves your application, the
Decision in Principle is issued for signing.
If not, your valuation fee is refunded





Valuation is instructed by the lender





The valuer makes contact with you and
arranges a time and date for the valuation



10.

Valuer attends the property and
compiles their report



11.

The valuation report is sent to the lender and reviewed



12.

Further information may be requested before
an offer is issued



14.

You pay the undertaking for the lender's
solicitor to your solicitor



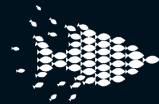
15.

A list of initial legal enquiries is sent
to your solicitor



16.

Your solicitor will obtain the signed documents including the signed formal offer



17.

Your solicitor provides the lender's solicitor with the report on title for review



18.

Once the report has been reviewed and is acceptable, the lender's solicitor will request funds for completion



19.

The lender's solicitor will send the funds to your solicitor to carry out completion

