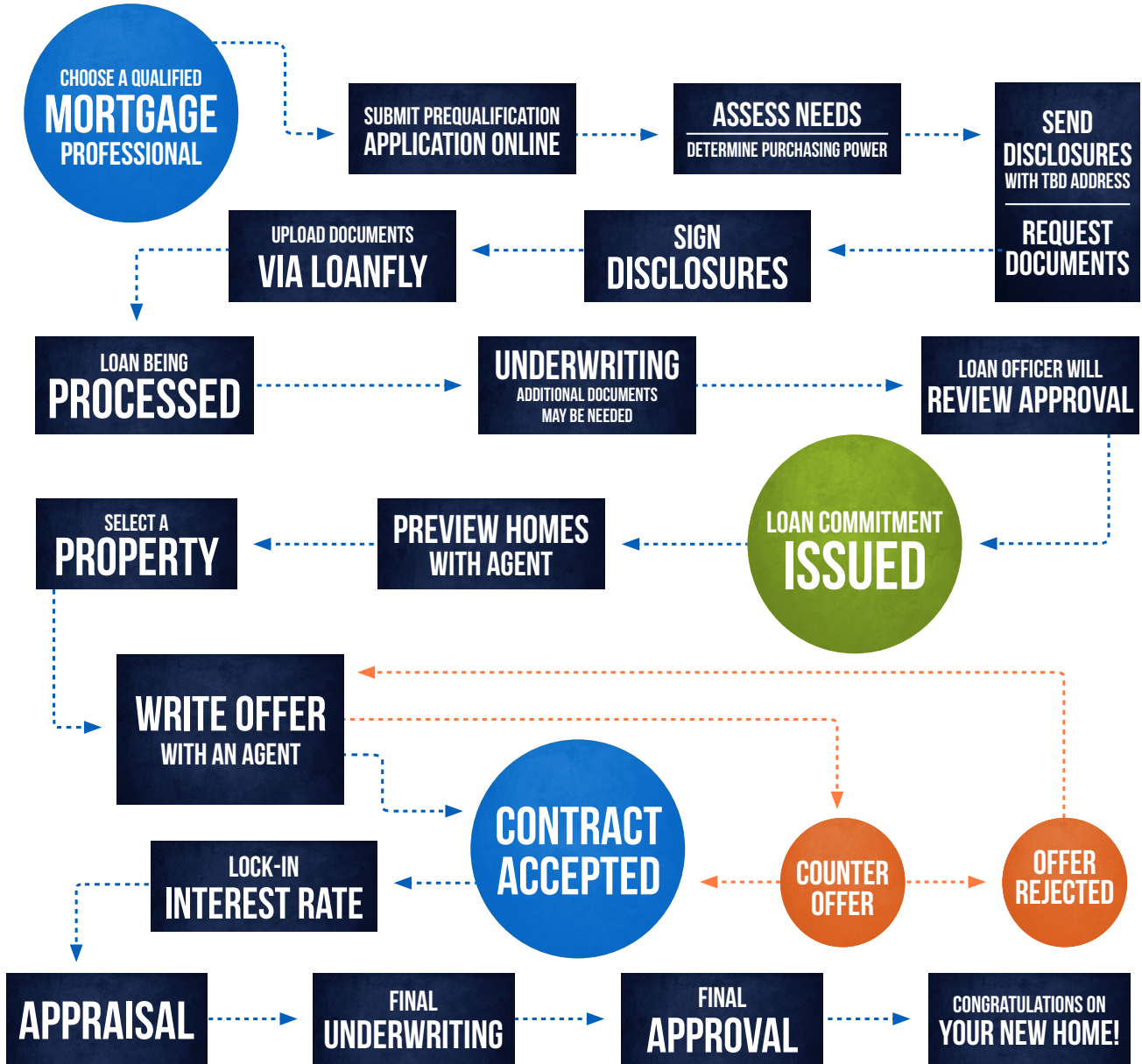


EARLY BIRD

ADVANCED APPROVAL PROCESS



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 Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB. Member FDIC. NMLS ID# 2258.

Valid for FHA, Conforming Conventional, and High-Balance Conventional Loans for owner-occupied, single-family home purchases. Full income and asset documentation, signed Social Security authorization, 4506-T tax transcript forms, driver's license for each loan applicant, and additional documentation as requested by the Loan Officer required. Appraisal must be approved by underwriting and title must be acceptable. This program description is not a commitment to lend. Borrower must meet qualification criteria and agree to the program's terms and conditions. Additional requirements, restrictions, and underwriting conditions may apply. Speak with your loan officer for details.