

MARY BYRNES

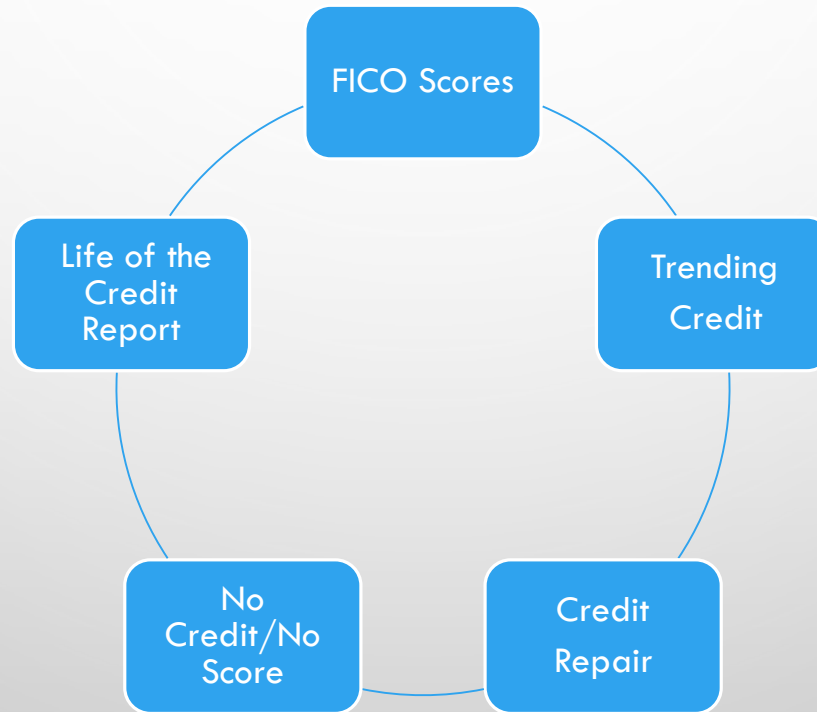


The background of the slide is a light gray gradient. It is decorated with numerous realistic water droplets of various sizes. Some droplets are at the top left, some are scattered in the middle, and a larger cluster of droplets is on the right side, with some extending towards the bottom right corner. The droplets have highlights and shadows, giving them a three-dimensional appearance.

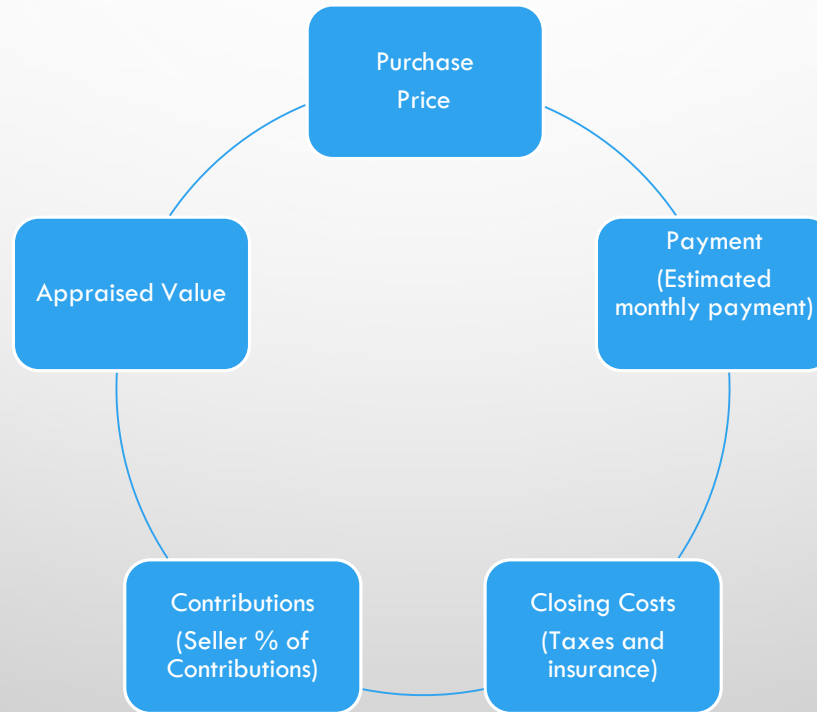
THE EBB AND FLOW OF THE MORTGAGE LOAN APPLICATION

THE FOUR C'S OF THE BORROWER

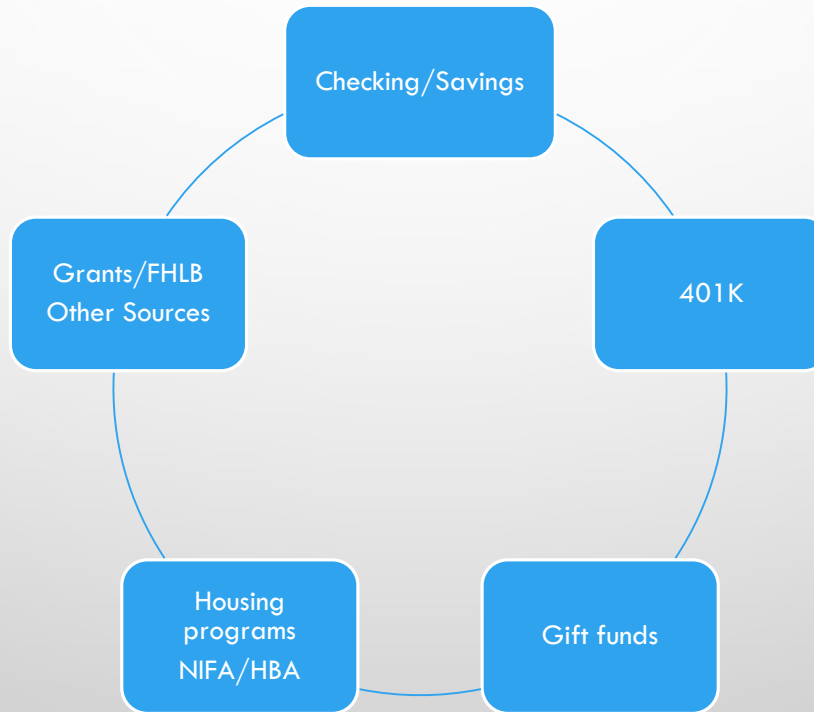
CREDIT



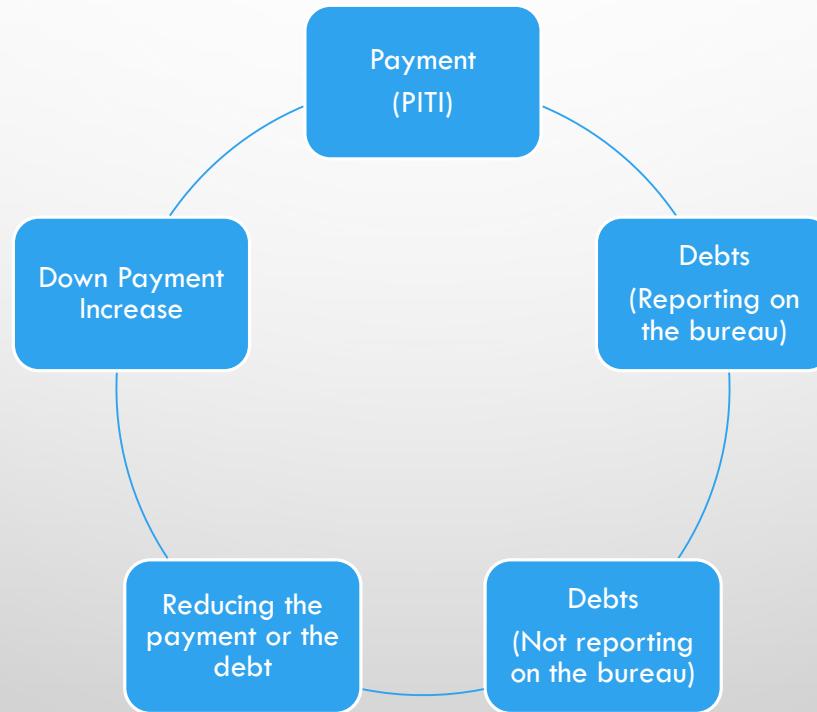
COLLATERAL



CASH



CAPACITY



QUESTIONS



Personal Banking Like You Remember

Member
FDIC

