

REAL ESTATE REFINANCING PROCESS



1

KSD Law contacts client to collect important info and identifies Dower rights



2

KSD Law completes Property tax and Land Title Searches



3

KSD Law requests mortgage/LOC pay-out statement



4

KSD Law prepares mortgage and other documents



5

Client meeting with Kathleen S. Davis (lawyer) to sign documents ~45 mins



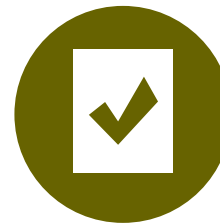
6

KSD Law registers new mortgage at Land Titles



7

KSD Law receives mortgage proceeds and pays out existing mortgage, creditors and net proceeds to client



8

KSD Law discharges prior financial encumbrances and completes all outstanding matters



9

KSD Law reports to client and the lender (bank)