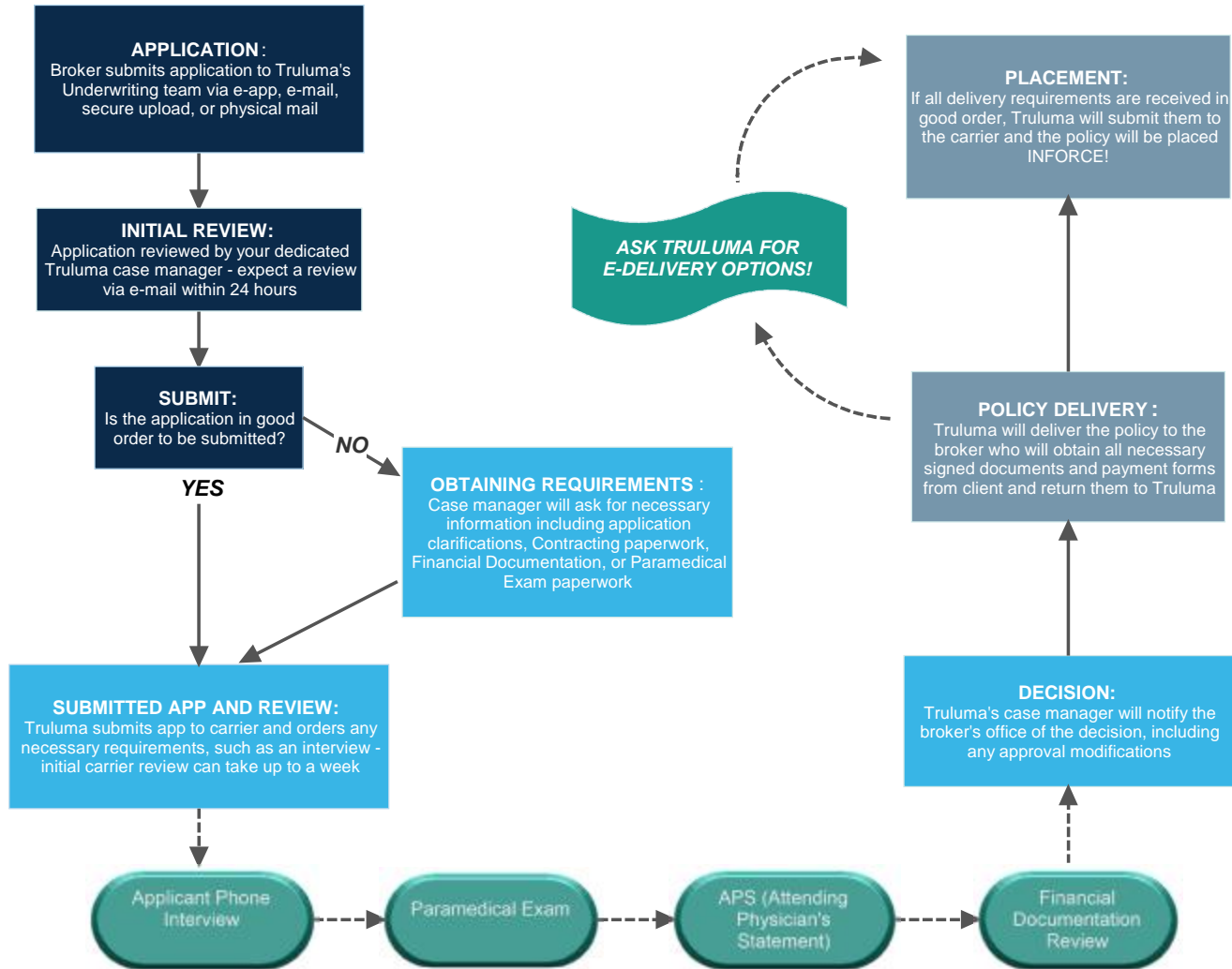


CYCLE OF A DI APPLICATION



UNDERWRITING PROCESS

Several requirements are obtained throughout the underwriting process. Truluma will notify the broker if any action is required