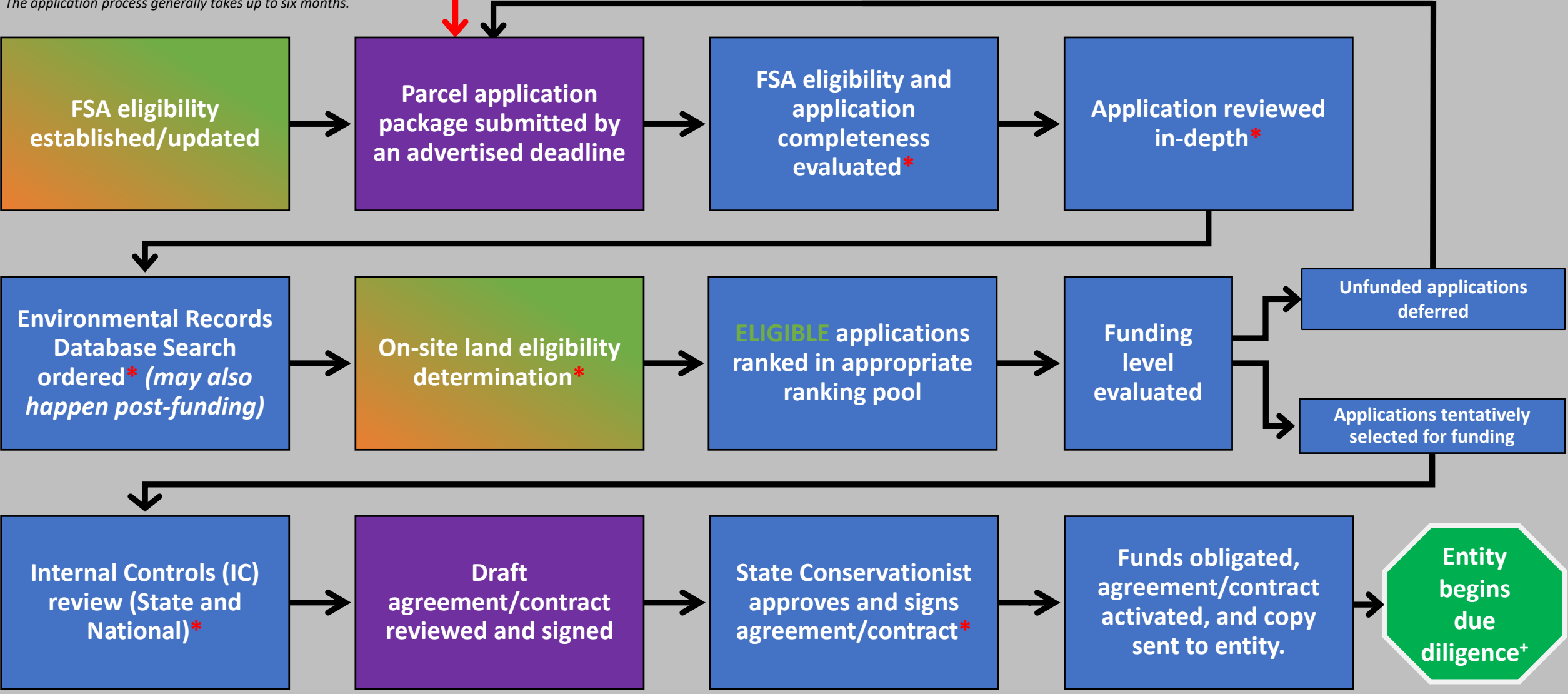


ACEP-ALE APPLICATION PROCESS

This flow chart represents a general process and is subject to modification based on individual circumstances of an application. The application process generally takes up to six months.

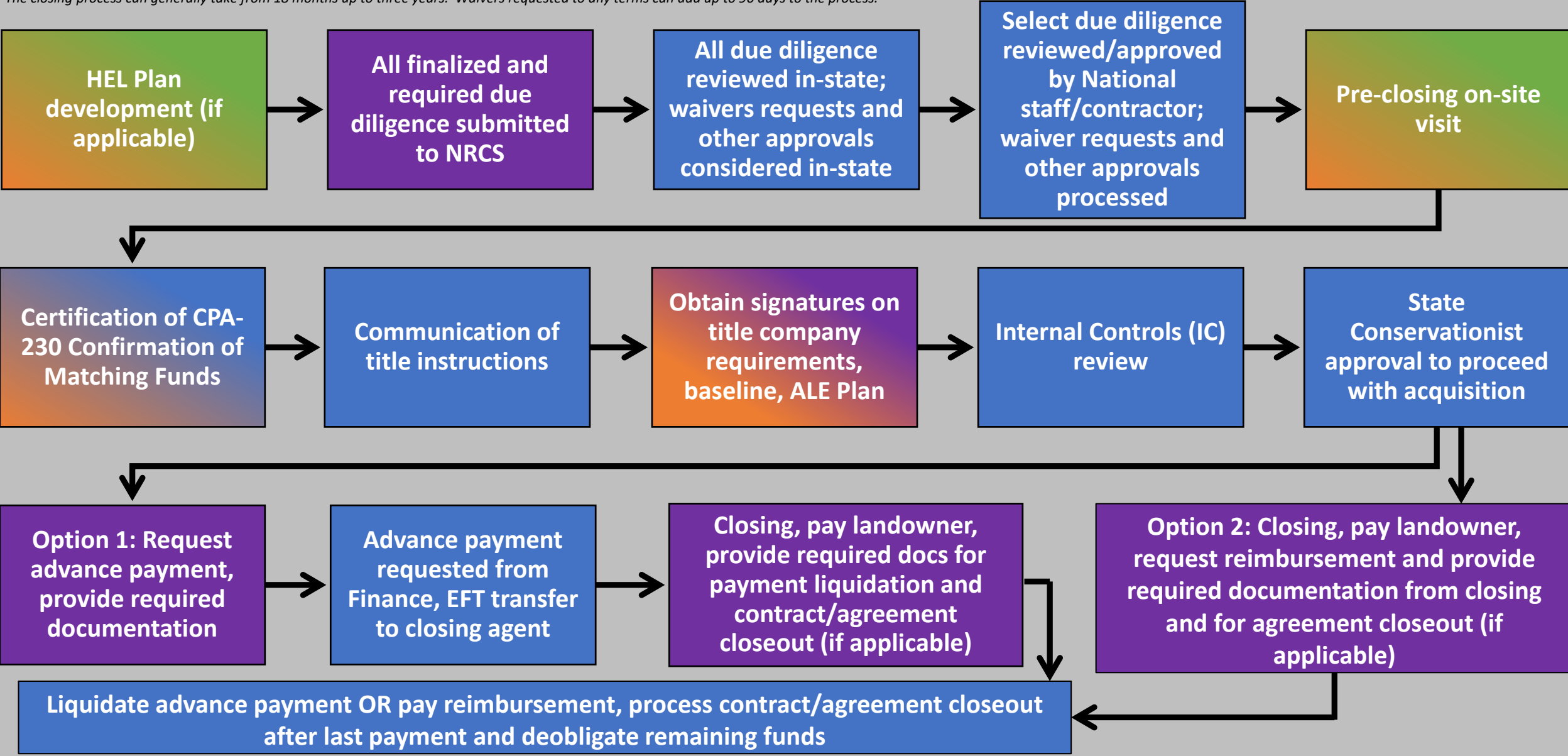
*At any time, an application may be determined **INELIGIBLE** or screen too low and can be reconsidered once application is updated accordingly.



+See closing process workflows for continuation.

ACEP-ALE NON-CERTIFIED ENTITY CLOSING PROCESS

This flow chart represents a general process and is subject to modification based on individual circumstances of a transaction and completeness of the due diligence. The closing process can generally take from 18 months up to three years. Waivers requested to any terms can add up to 90 days to the process.



ACEP-ALE CERTIFIED ENTITY CLOSING PROCESS

This flow chart represents a general process and is subject to modification based on individual circumstances of a transaction and completeness of the due diligence. The closing process can generally take from 18 months up to three years. Waivers requested to any terms can add up to 90 days to the process.

