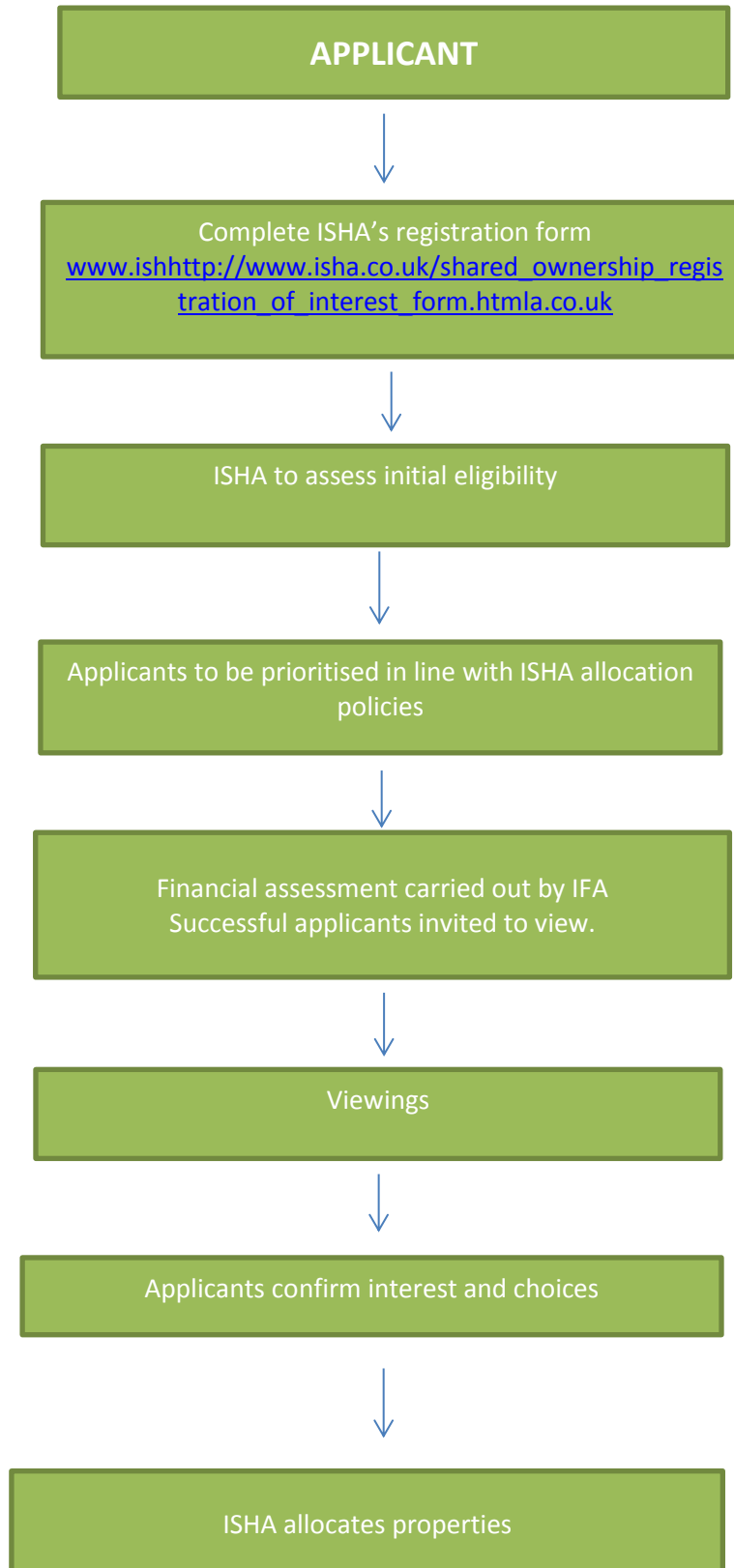


**Flowchart showing an outline of the
Islington and Shoreditch Housing Association's
Shared Ownership sales process**





Successful applicants will be sent an initial offer letter including details of the non-refundable £500 holding fee



IFA to send financial assessments and documents for approval by ISHA



£500 received by ISHA from purchaser along with lender and solicitor details



Memorandum of sale issued to purchaser, solicitors and lender



ISHA's solicitor issues sales pack and lease



Purchaser submits mortgage application if not already done



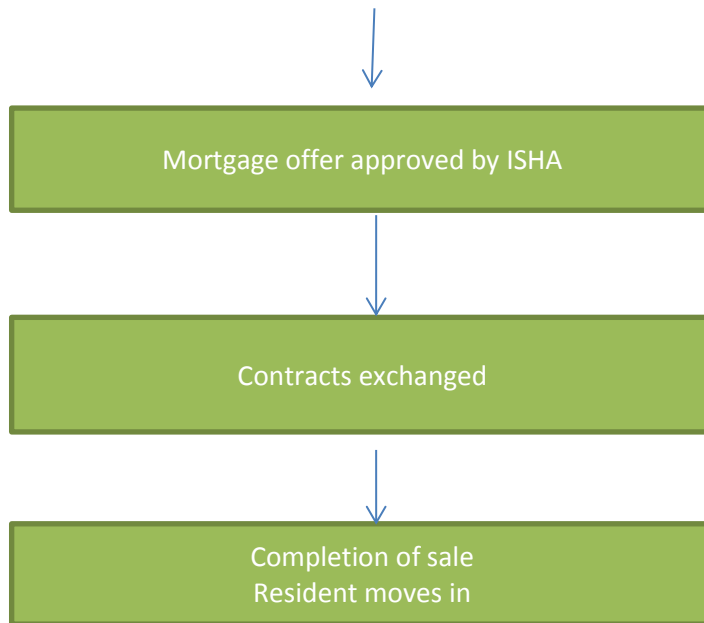
Lender arranges valuation
Valuers' contact ISHA for access arrangements



Solicitor responds to enquiries



Mortgage offer issued



NB. The above process map is indicative only and may vary from application to application depending on circumstances. Please seek your own legal advice regarding the process.