

HOW TO REFER YOUR CLIENTS TO THE CL TEAM

Go online to **www.clteam.us** and click “Apply Now”

OR

Call **864-569-0741**

WHAT HAPPENS AFTER AN APPLICATION HAS BEEN RECEIVED:

- Within **8 business hours**, Melissa or Caleb will complete an initial review of the application and credit.
- If the Buyer’s application/credit appears to qualify, they will issue a Preliminary Approval letter to be used with any immediate offer needs. *Additional documentation may be needed to issue approval.
- Next, the CL Team will schedule an in-person appointment or webinar to go over all loan options and closing figures with the Buyer(s).
- The CL Team will review any additional requested documentation, pre-underwrite the file, then issue the Full Conditional Approval Letter with the updated loan type and maximum approval amount.



CALEB LEGRAND
Mortgage Planner
NMLS #259691
clegrand@clteam.us



MELISSA FOWLER
Mortgage Planner
NMLS #837552
mfowler@clteam.us

864.569.0741
400 Executive Center Drive, Suite 108
Greenville, SC 29615



A DIVISION OF



Luminate Bank®