

HOW TO GET STARTED WITH 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 your credit qualifies, we will issue a Preliminary Approval letter to be used with any immediate offer needs.

*Additional documentation may be needed to issue approval.

- Next, we will schedule an in-person appointment or webinar to go over all loan options and closing figures.
- We 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.



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