



Timeline & Process

FOR BUYING WITH US

STEP 1: THE APPLICATION — GETTING TO KNOW YOU

Meet your dedicated loan officer and begin your personalized journey. We'll gather details about your income, financial assets, and your dream home's value. Together, we'll explore loan options tailored to your down payment, credit profile, and desired monthly payments. This is where luxury meets strategy.

STEP 2: GATHERING YOUR FINANCIAL STORY

Time to assemble your documentation. We'll provide a complete checklist, and you'll upload everything securely through our portal—bank statements, paystubs, W-2s, and more. Think of it as building your financial portfolio. Having these ready expedites the process and keeps you moving forward with confidence.

STEP 3: PROCESSING & VERIFICATION — THE FINANCIAL DEEP DIVE

Your loan processor steps in as your financial expert, meticulously reviewing every detail of your application. They're the mechanic under the hood, ensuring accuracy and identifying anything that could slow your approval. Precision and transparency are our standard.

STEP 4: UNDERWRITING — THE FINAL CHECK

Nearly there! Your underwriter conducts a comprehensive review, evaluating your debt-to-income ratio, employment history, and credit profile against our lending standards. This ensures you're positioned for success with monthly payments you can confidently manage.

STEP 5: YOUR CLOSING DISCLOSURE PACKAGE

Everything checked, verified, and ready. Your closing team assembles your complete disclosure package detailing your mortgage terms, interest rate, projected payments, and closing costs. Review it thoroughly—transparency is our promise.

Step 6: Keys in Hand — Welcome Home

The moment arrives. You sign, the loan closes and funds, and your new luxury home is officially yours. Surrounded by your real estate agent, legal team, and seller's representatives, you celebrate this milestone.

Welcome to the Charmelle Chateau Dynasty family. Your luxury lifestyle awaits.