

CLIENT CASE STUDY

\$2MM Mortgage for Primary Residence Purchase | TX

Client Profile | High-Net-Worth Buyer Navigating Competitive Housing Market

When a client identified their ideal primary residence in Texas, a financial advisor leveraged the **Lending Solution** powered by *Community Capital* to secure a rapid mortgage pre-approval, helping position the buyer competitively in a fast-moving, multiple-offer environment.



OPPORTUNITY

Client sought ~\$2MM of financing to purchase a Texas primary residence in a competitive housing market.



RESULTS

- ✓ Delivered mortgage pre-approval within hours of submission
- ✓ Positioned the client competitively in a multiple-offer environment
- ✓ NBKC Bank completed underwriting and closing in approximately three weeks
- ✓ Expanded advisor visibility into the client's real estate and financing objectives

The client was relocating within Texas and pursuing the purchase of a primary residence valued at approximately \$2 million. Like many high-net-worth borrowers, the client maintained a sophisticated financial profile that included investment assets, multiple income sources, and a broader wealth management strategy that required careful consideration when evaluating financing alternatives. At the same time, the local housing market remained highly competitive, making speed and certainty critical components of the transaction.

After discussing the opportunity with their advisor, the client was introduced to the Lending Team through the advisor portal. The team quickly gathered the information required to evaluate financing options and connected the borrower with the preferred residential mortgage partner, NBKC Bank, who is experienced in serving affluent clients. Within hours of submission, the lender issued a pre-approval, providing the client with the confidence and credibility needed to move forward aggressively on the property.

The timing proved critical. Armed with a pre-approval and financing strategy, the client was able to submit a very competitive offer in a multiple-bid situation and successfully secure the home. Throughout the process, the advisor gained additional visibility into the client's real estate plans, financing preferences, and broader balance sheet, creating opportunities for deeper, more comprehensive planning conversations.

Following contract execution, mortgage underwriting progressed efficiently and the transaction closed approximately three weeks later. The client successfully acquired the property while preserving liquidity and maintaining alignment with their long-term investment strategy.

"The speed of the pre-approval process made a real difference.

We were able to move very quickly and confidently in a competitive market while keeping our broader financial plan intact."

*HNW Client
Home Buyer*

