



## Step 1 Apply For the Loan

- Provide general information about you and the property you're financing
- Send us your income, assets, liabilities, and declarations
- We'll run a credit report to confirm liabilities and fill in that section of the application



## Step 2 Connect with a Home Mortgage Advisor

- Once your application is submitted, we provide you with log-in information to track the status of your application
- We'll send you a personalized website with your Home Mortgage Advisor's information, and we'll provide you with next steps



## Step 3 Select a product and interest rate

- We'll obtain additional information to complete your application
- After you have selected a product, the interest rate will be determined and locked in
- Application disclosures will be generated for your review. Log into your application and provide consent to receive these disclosures electronically
- You'll be provided with a list of documents required for approval
- Once we receive the signed disclosures, your file will be ready for processing



## Step 4 Processing Your Loan

- We'll verify the information you've provided us on your loan application
- We'll request minimum documentation to verify assets and income
- We'll order an appraisal, title report, and flood certificate for your new home (or existing home if you're refinancing)
- You'll be required to pay the appraisal fee when the appraisal is ordered. This fee is non-refundable.
- Other vendor services such as a pest inspection or boundary survey may be required
- Once your information is verified and the property value is approved, your loan is ready for closing



## Step 5 Final Loan Approval

- We'll perform one last review of your loan for approval
- Once reviewed, additional requirements or documentation may be needed
- After all underwriting conditions have been met, we'll give you a final approval, and prepare your loan for closing



## Step 6 Closing

- We will provide you a disclosure with all costs and funds needed to close
- We'll prepare the loan documents for you to sign and send them to an escrow company for signing
- Once we have the signed documents, we'll transfer the money to the escrow company and they'll disburse the loan and record the documents



**Have questions?**  
Stop by any branch  
or call our  
**Home Mortgage  
Advisors**  
at **904.371.8150**



## Mortgage application log-in credentials

**Username:** \_\_\_\_\_

**Password:** \_\_\_\_\_

Visit [www.Mortgage.CommunityFirstFL.org](http://www.Mortgage.CommunityFirstFL.org) and login to complete an unfinished application or see the status of your submitted application.



## Mortgage application checklist:

As you start the process of applying for a Mortgage, you'll need to gather some documents; common requirements include:

- W-2 forms from the previous two years, if you collect a paycheck.
- Most recent 30 day paycheck stubs.
- Social Security recipient - Award letter
- Most recent federal tax returns for the last two tax returns.
- List of assets:
  - bank statements
  - mutual fund statements
  - a list of all real estate owned
  - brokerage statements
  - records of other investments or assets.
- Refinance or Equity Loan request - proof of homeowner's insurance



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