



**Step 1**  
**Apply For the Loan**  
(Takes just 20 minutes or less)

- 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 Mortgage Champion**  
(We'll call you within 24 business hours)

- 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 Mortgage Champion's information, and we'll provide you with next steps



**Step 3**  
**Select a product and interest rate**  
(Takes 3 days or less)

- 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**  
(Takes 12 business days or less)

- 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. If you selected our No Closing Cost option\*, the appraisal fee will be credited back at closing
- 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**  
(In 3 days or less)

- 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**  
(In 7 days or less)

- 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  
**Mortgage Champion**  
hotline 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
  - real estate and automobile titles
  - brokerage statements
  - records of other investments or assets.
- Refinance or Equity Loan request - proof of homeowner's insurance

