



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 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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