



## INSTRUCTIONS FOR COMPLETING INQUIRY ONLINE

*This guide is to provide assistance creating a New Inquiry. If you would prefer to talk to a loan originator before starting the application, please contact NFC to schedule an in-person or phone appointment.*

### Let's Get Started

Goal:

Purchase a home: For a purchase or pre-qualification to purchase a home.

Refinance a home: At this time, a Home Improvement loan in the "Goal" selection box is not available. If you are interested in a Refinance, Home Improvement or Front Porch loan select "Refinance a home" and notify the NFC representative during the consultation that you would like to apply for a Home Improvement loan.

### Create Account

User Name can be your email or you can enter a different user name. Enter a unique password and save it so that you can access the online portal in the future.

### Step 1: Your Information

Enter your information and if there is another household member that will be on the loan click on "Add Another Borrower".

### Step 2: Loan Information

Loan Type: Pick Fixed Rate. NFC does not offer Adjustable Rate Mortgage (ARM) loans.

Purchase: You can choose to enter one of the following: the Loan Amount, Down Payment Amount, or Down Payment Percent (must be 5% or greater) by checking the edit box you choose to enter. This is an estimate and can be adjusted once you meet with a loan originator.

Refinance or Home Improvement: On the Estimated Value enter what you believe is the value of your home. You can find the assessed value on the [Polk County Assessor's website](#).

### Step 3: Where You Live

You will need to provide information for where you have lived for the past 2 years. Additional fields will be available if you enter less than 2 years.

### Step 4: Your Employment Information

You will need to provide information for your past 2 years of work history. Additional fields will be available if you enter less than 2 years.

### Step 5: Your Assets and Liabilities

To add checking and saving account information click on Add a new asset. The "Name" should be the name of the bank, credit union or other financial institution. You can enter many types of assets using the drop down box and the other fields on the Assets and Liabilities Screen. Other liabilities will be uploaded to your loan application with the credit report.

## Step 6: Subject Property

**Purchase:** If you would like to be pre-approved and are still looking for a home in an NFC lending area, please check "I haven't found a property yet". If you have an accepted purchase agreement please enter the property information.

County: NFC only provides lending in Polk County.

Occupancy: NFC only provides Primary Residence loans

Property Type: The eligible options are Detached, Attached and PUD.

Multi-Family Property: Check this box if the property has 2-4 units. NFC only lends on owner-occupied 1-4 unit properties.

## Step 7: Your Present Housing Expenses

Enter your current monthly housing expense

## Step 8: Property You Own

List any properties you currently own including rental properties. In some instances NFC may not be able to provide financing if you own other property in Polk or surrounding counties. Please discuss this with your loan originator.

## Steps 9 and 10

Please complete for all borrowers.

## Step 11: Credit Authorization

Checking the box(es) provides authorization for NFC to order a credit report. Prior to ordering a credit report, a NFC representative will contact you to collect a \$45 non-refundable application fee and ask for your social security number.

## Step 12: Review and Submit

Please review the information. The more complete information you provide the easier it will be for NFC to review your application and provide a timely response. If you need to make any changes click on Edit this page, update the information and click on Continue. Click on Submit.

## Next Steps

Upon submission of the online application, if you have not been contacted by a NFC representative within 3 business days, please contact our office at 515-246-0010. At the time of consultation with a NFC representative, a \$38 non-refundable application fee will be collected to enable NFC to order your credit report.

Once you have created an account and submitted an inquiry you will be able to log into your account with your user name and password. You can check the status of your appraisal order, signing (closing) appointment once your loan application has been approved, review what is needed to complete your loan application, and upload PDF documents to NFC through a secure portal. Note: Word documents will appear to have uploaded, but NFC will not be able access the documents. Please convert all documents to PDF. You can download Adobe software [here](#).

