



## As you begin the Purchase, Refinance or Home Improvement loan process, NFC wants to help you understand what to expect.

### Talk to a Loan Originator

Speak with a NFC loan originator about your plans, goals and current situation. The loan originator will explain the NFC Advantage Loans and guide you in the next steps.

### Visit the NFC Website

There is a lot of useful information on the NFC website including:

- A Loan Inquiry Form for pre-qualification to purchase a home if you do not have an accepted offer on a property.
- A Loan Application if you are applying for a refinance or home improvement loan, or a purchase loan if you have an accepted offer on a property. *Sign and date page 4 of the application. If applying for joint credit sign the top of page one of the application.*

There is a non-refundable \$38 application fee for pulling a credit report that must be submitted with the Loan Inquiry or Loan Application form. You will receive a copy of the report. NFC will review your information and contact you with further information.

Applicant's email address: \_\_\_\_\_

Co-applicant's email address: \_\_\_\_\_

Originators: Joni Norman #26251  
515-273-1368  
[jnorman@neighborhoodfinance.org](mailto:jnorman@neighborhoodfinance.org)

Richie Allen #521207  
515-273-1370  
[rallen@neighborhoodfinance.org](mailto:rallen@neighborhoodfinance.org)

### How did you hear about Neighborhood Finance Corporation?

- Realtor
- Friend/ Family/ Co-worker
- Neighbor
- Lender/ Bank
- Neighborhood Association/Newsletter
- Neighborhood Mailing
- Other: \_\_\_\_\_

