

# Process Timeline for Refinance, Home Improvement/Front Porch Journey for Improvements



## STEP 1:

Contact NFC. Schedule your consultation by telephone, virtual or an in person appointment with a Loan Originator, determine property eligibility, discuss your loan path options including forgivable or deferred loan amounts



## STEP 2:

Complete the NFC Property Evaluation, when required



## STEP 3:

Secure project bids for improvements from a registered contractor



## STEP 4:

Submit all required contractor bids for completion of projects with a detailed description that includes labor, materials, applicable sales tax and permits to NFC



## STEP 5:

Upon approval of contractor bids, **APPLY** for your NFC loan, pay required fees



## STEP 6:

Loan Processor will order required reports, submit file to underwriting and work with you to clear any loan conditions for final loan approval



## STEP 7:

Once loan is final approved, your closing is scheduled



## STEP 8:

Close on your loan



## STEP 9:

Complete your repairs and improvements within 6 months from closing

