Homebuying Journey
Your Steps Home

NFC – Cedar Rapids™
An affiliate of Neighborhood Finance Corporation

STEP 1:
Call NFC to consult with a Loan Originator

Create a budget, know your NFC Advantages, get Pre-Qualified to buy

Complete any Homebuyer Education requirements

STEP 2:
Shop with your Realtor for an eligible home in an approved NFC lending neighborhood

Execute a Purchase Agreement to buy, allow 60 days for financing

STEP 3:
APPLY
for your loan with NFC

STEP 4:
Complete the NFC Property Evaluation and your desired inspections

STEP 5:
Secure contractor bids for all repairs and improvements so appraisal can be ordered

STEP 6:
Work with your Loan Processor to clear loan conditions with underwriting

STEP 7:
Once final approved, your closing is scheduled

Close on your loan

STEP 8:
Complete your repairs and improvements within 6 months from closing

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EQUAL HOUSING LENDER