FREQUENTLY ASKED QUESTIONS - NFC'S SECURE ONLINE LOAN PORTAL

Logging into Secure Online Portal

- The link is https://portal.neighborhoodfinance.org/consumerportal
- You set your user name and password at the time you set up your account. If you have previously applied through this portal, you will need to establish a new user name. It can be another email account or you can make up a user name.
- To update your password you can use the "Forgot your password" link on the login page.

Submitted an Online Application and haven't had a response

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.

What does each status mean in the portal?

Do not be concerned if there is no status listed. There are times when we are working on your loan and the status cannot been seen on the online portal. If you have questions, please contact your loan originator.

Unsubmitted Website Inquiry – You have started process, but have not clicked on "submit".
Submitted Website Inquiry – You have submitted the inquiry to NFC. Once NFC has your SSN, application fee and complete information, you loan will be considered in process.
Initial Underwriting Approved – You will be receiving a conditional loan approval from your Loan Originator and documents that are needed should be submitted to NFC as soon as possible.
In Closing – NFC's loan closer is working on your loan closing and will contact you to set a loan closing date (signing appointment).
Funded – Your loan has closed and your renovation costs can begin.
Appraisal ordered – Your appraisal has been ordered. It generally takes 2-3 weeks for an appraisal to be returned to NFC.

What is a Signing Appointment?

This date will be completed once you have final loan approval and your loan is scheduled to close.

What are Needed Items?

These are items NFC needs to process your loan application. This list will populate once your loan has had the initial review by an underwriter. Once NFC reviews the documents the item will be removed from the list. Please note additional items may be added during different steps of the loan process; so check back regularly.

How do I upload documents to the portal?

Documents must be in a PDF format to be uploaded. If you try to upload an Excel document you will receive an error message. 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.