the home buying journey

Buying a home can feel overwhelming at first. The good news? You don't have to navigate it alone. From your first question to the moment you get your keys, UFCU is here to guide you at every step. Use this guide to understand what to expect throughout your homebuying journey and feel confident in each step forward.

your step-by-step guide to homeownership

1. Initial Consultation

Connect with a Loan Officer to talk through your goals, timeline, and budget. You'll get personalized guidance, including tips to help improve your credit before preapproval.

2. Preapproval

Ready to take the next step? Submit your application. Your Loan Officer will review your income, credit, and assets to determine how much you may qualify for, so you can shop with confidence.

3. Home Search

Partner with a Real Estate Agent (we can recommend one if needed) and start touring homes. When you find the right fit, your preapproval letter helps you make a strong, confident offer.

4. Offer Accepted

Congratulations, your offer is accepted! Your Loan Officer will help you review costs, outline next steps, and lock in your rate if applicable. This is where the official loan process begins.

5. Loan Application & Documentation

Gather and submit important documents, including income, employment, and asset verification. Your Loan Officer is here to help make this step as smooth as possible.

6. Processing, Appraisal & Underwriting

Your loan goes through a detailed review. An appraisal confirms the home's value, and underwriting ensures everything meets requirements. You'll be kept informed along the way.

7. Clear to Close

You're almost there. Final approval is issued, and you'll receive your Closing Disclosure with the details of your loan, including your final payment and costs.

8. Closing & Funding

It's time to sign your documents, take care of closing costs and your down payment (if applicable), and officially become a homeowner. Welcome home!

9. Your Relationship Continues

Your journey doesn't end at closing. Whether you have questions, want to explore refinancing, or are ready for your next home, your Loan Officer is here for you anytime.

ready to take the next step?

Connect with a Loan Officer today.
(512) 997-HOME (4663)