

Borrower will upload the following documents in a PDF format after they have submitted their application to processing (completed mortgage application)

Borrower will have to go back to HFCU website and following the steps below:

Go to [houstonsfcu.org](http://houstonsfcu.org) / CLICK on Real Estate TAB at the top / CLICK Mortgage Loans to the left / Mortgage Application in the center of the page / Enter User Name and Password

**HOME LOAN BASICS** | **RATES & SERVICES** | **APPLY NOW** | **ABOUT US**

### Houston Federal Credit Union Home Loans

Your approval letter awaits you!

We've eliminated the paperwork to offer you a [hassle free application](#) process. A few questions equals an on-line decision within minutes!

#### Where to Start

##### INFORMATION FOR FIRST-TIMERS

[First-Time Home Buying](#)

Congratulations! We're pleased to be helping you with your first home. The more you know about the home buying process, the more confident you will be in making the important decisions that will shape your home ownership experience.

[The Mortgage Process](#)

Buying a home has never been easier. We've streamlined and updated the entire mortgage process to bring you a faster, more technologically advanced way to finance your home. Before you begin, [Check Rates!](#)

[Check Rates](#) | [Calculators](#) | [Apply](#)

##### PURCHASING A HOME

##### START SAVING BY REFINANCING

##### GETTING VALUE OUT OF YOUR HOME

RATE	POINTS	APR	PAYMENT
<a href="#">10 Year Fixed</a> 2.250%	0	2.455%	<a href="#">\$1,863</a>
<a href="#">15 Year Fixed</a> 2.375%	0	2.516%	<a href="#">\$1,322</a>
<a href="#">20 Year Fixed</a> 2.625%	0	2.734%	<a href="#">\$1,072</a>
<a href="#">30 Year Fixed</a> 2.875%	0	2.953%	<a href="#">\$830</a>

[Check Rates](#)

[Assumptions](#) | [Display the Rate Page](#)

#### HAVE AN APPLICATION?

Login to complete an unfinished application or see the status of your submitted application.

**Username**

[FORGOT?](#)

**Password**


[FORGOT?](#)

[Login](#)

# Select the Upload/View Loan Documents:

## Your Application is: In Processing

Welcome to your loan status page. You can use this page to check the status of your loan, view your approval letter, view disclosures and most importantly find out what happens next.

**To Do: View Disclosures**

View your Initial Disclosures under the Loan Documents section below. To expedite your loan, make sure to "Consent" to 'E-Disclosure Consent/Decline' and then "Accept" to 'Electronically Sign Documents'.

[Post New Message](#)





### MILESTONES

- ✓ Application Complete
- ✓ Disclosures Received
- ✓ Credit Approved
- Processing Authorized
- ✓ Loan Locked

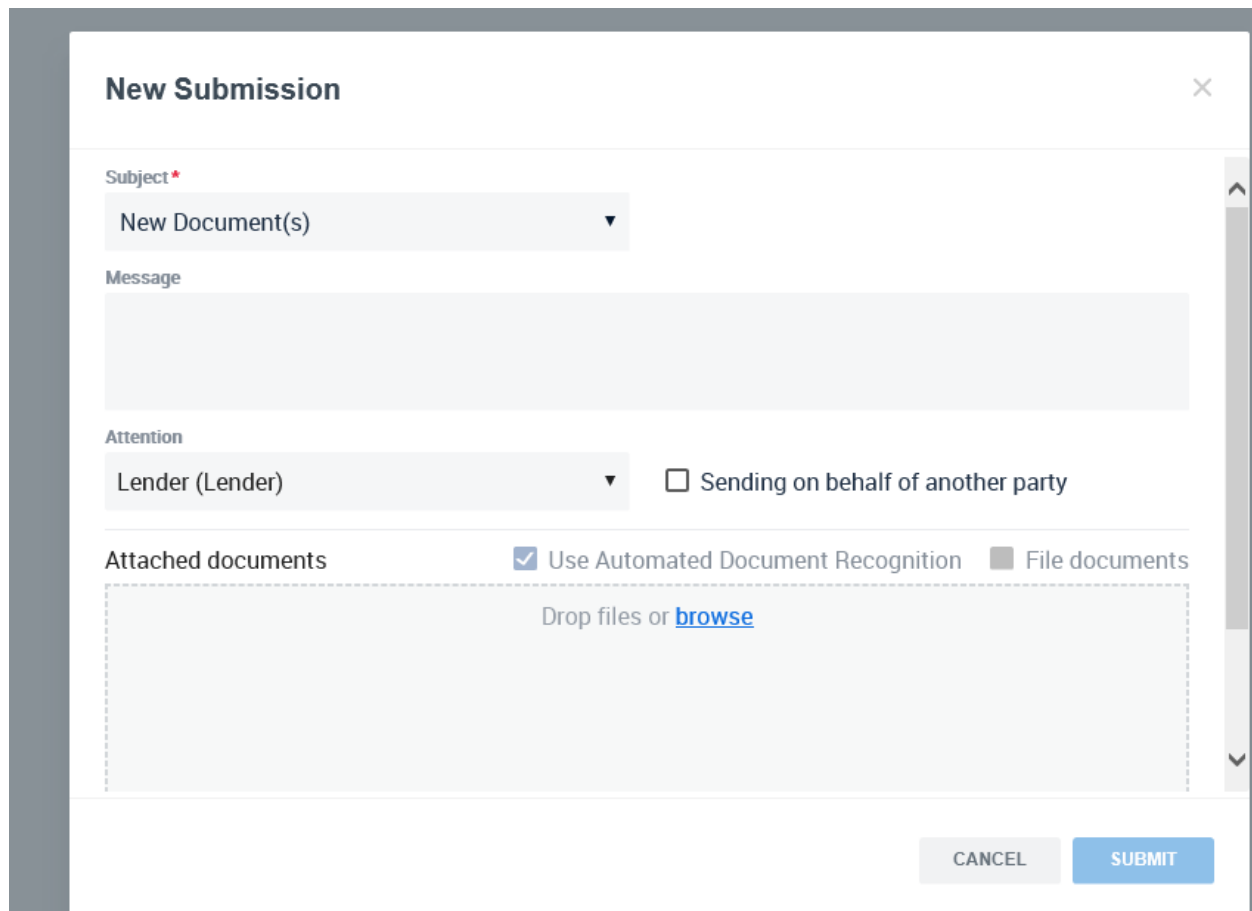
### IMPORTANT ACTIONS

- [E-Disclosure Consent/Decline](#)
- [Upload/View Loan Documents](#)
- [Conditions Status](#)

### LOAN DOCUMENTS ⓘ

-  [Application \(English\)](#)
  -  [Disclosures](#)
  -  [Borrower Authorization Form](#)
-  [Get ADOBE READER](#) ↓

Click on New Submission tab in the right top corner of Screen:



The screenshot shows a 'New Submission' form with the following fields and options:

- Subject\***: A dropdown menu with 'New Document(s)' selected.
- Message**: A large text area for entering a message.
- Attention**: A dropdown menu with 'Lender (Lender)' selected, and a checkbox for 'Sending on behalf of another party' which is unchecked.
- Attached documents**: A section with two checkboxes: 'Use Automated Document Recognition' (checked) and 'File documents' (unchecked). Below this is a dashed box containing the text 'Drop files or [browse](#)'.
- Buttons**: 'CANCEL' and 'SUBMIT' buttons are located at the bottom right of the form.

CLICK BROWSE BUTTON AND SELECTED YOUR PDF DOCUMENTS FROM YOUR COMPUTER FILES.

NEXT YOU WILL SELECT THE SUBMIT BUTTON AND UPLOAD YOUR NEXT PDF FILE.

\*\*\*The Loan Officer will be notified by the system that your documents have been uploaded.

### Required documents for a Refinance/Equity (PDF Format):

- 1) Picture ID and Social Security card
- 2) Copy of two most recent paystubs
- 3) 2018-2019 W-2s
- 4) Self Employed borrowers-2018-2019 Personal & Business Tax Returns with all schedules-pages/ K-1s . Year to Date Profit & Loss and Balance Sheet for business. Also, three months of Bank Statements for Business accounts.
- 5) Copy of Social Security card
- 6) Copy of current mortgage statement and copy of property tax statement (with all taxes associated with your property)
- 7) Copy of Home Owners policy and Home Owners Association annual statement
- 8) Copy of Survey

### Required Documents for Purchases:

- 1) Picture ID and Social security card
- 2) Copy of two most recent paystubs
- 3) Self Employed borrowers-2018-2019 Personal & Business Tax Returns with all schedules-pages/ K-1s. Year to Date Profit & Loss and Balance Sheet for business. Also, three months of Bank Statements for Business accounts.
- 4) Two most recent Bank Statements for the account used for down payment and closing fees.
- 5) 2018-2019 W-2s
- 6) Purchase Contract once you are in an Executed Contract (not need for a Pre- Qualification Letter)