

Your Homeownership Journey



STEP 1: Pre-Qualification

Be ready with your income, assets and liability information to find out how much "home" you can afford. Begin your application online, over the phone or at any of our branch locations.

STEP 5: Processing (Day 5–25)

Processing follows by combining all the required loan documents for underwriting. During this time, we work with third parties on the title, mortgage insurance, verification of employment, and your appraisal. If any further documentation is needed from you, the processor will contact you directly.



STEP 2: House Shopping

Find a house online, at an open house or through a real estate agent.



STEP 6: Underwriting (Day 15–25)

At the underwriting stage, we examine all the required loan documents that were prepared. If more documentation is needed, we will contact you.



STEP 3: Application

Found your dream home? Great! After submitting an offer on a house, contact your OneAZ loan officer to complete your application. Within three days you will receive a loan estimate (LE) with the estimated cost of your loan. Once you have given approval on the loan estimate, you can move onto the next step of the mortgage process!

STEP 7: Pre-Closing (Day 20–30)

During pre-closing, your homeowner's insurance is ordered, all approval contingencies and loan stipulations are met, and we will schedule time to review all the closing details with you.



STEP 4: Initiating the File (Day 3–10)

Following your application and approval on the estimated loan amount, we order required documents such as requests for property appraisal and a title report. Additional documents may be required from you. Submitting all requested information within three days of and the initial request will make your loan process easy, enjoyable and effective.



STEP 8: Closing (Day 30–45)

The moment you've been waiting for! Signing Day! The following day is Closing Day, and your loan is officially funded. We send payment to the selling party in exchange for the title to your new home. This is the point where you complete the loan process and officially "buy" the house.

Welcome Home!



NMLS 607456

For membership eligibility, visit OneAZcu.com/membership.



Let's bank together.

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