

Real Estate
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Thank you for considering us for your home loan. We are here to serve your financial needs with quality service and convenience.

Our experienced real estate staff will work with you to ensure you get the loan that is right for you. We will walk you through the steps and provide answers to your questions along the way. We work for you and no one else.

Another benefit of obtaining a home loan with Tampa Bay Federal is loan servicing. Unlike common industry practice when the loan is sold, you will always make your payments with us. You receive the same high level of service you deserve till your loan is paid.

Whether you're a first-time homebuyer just venturing out, a homeowner looking to refinance your current mortgage, or moving up to a larger home, we have a solution to meet your needs.



PO Box 7492
Tampa, FL 33673-7492

Getting Started

Determining how much you can afford is the first step to becoming a home owner. Simply apply at www.tampabayfederal.com.

Loan Application Process

You have several options to apply; 24/7 via our web site, over the phone or call us for an face-to- face appointment with a home loan specialist.

Processing and Underwriting

Upon receiving your application, you will be assigned a personalized representative to assist you every step of the way. Tampa Bay Federal will process your loan by gathering and evaluating the information needed for your loan request. After receipt of the proper documentation, the loan will be submitted to underwriting for a decision.

Closing

You and the parties involved will coordinate a time and day with the title company to close on your loan. After the documents have been signed, the funds will be disbursed to the appropriate parties and the title company will transfer the title to the home to you.



www.tampabayfederal.com

Funds Federally Insured by NCUA

Home Equity Solutions

If you are considering starting a home improvement project, a major purchase or simply a much needed vacation, the funds you need may be under your own roof. You can tap into the equity you have built up in your home to get the cash you need for just about anything.

With a Home Equity Loan or Line of Credit

- Interest is tax-deductible in most cases (Check with you tax advisor.)
- Home Equity Loan has a fixed rate and term.
- Home Equity Line of Credit has a variable rate, and the advantage of accessing your line of credit with a Visa Gold card.

For more information, contact a Home Loan Representative at (813) 247-4414 ext. 7601.

Check out all Real Estate solutions and apply today at www.tampabayfederal.com



Phone: (813) 247-4414
Fax: (813) 247-2373