What more could you ask for?

With First Florida Credit Union's mortgage lending program, you can have it all: more services, more options, and more personalized attention.





Enriching People Every Day.®

FirstFlorida.org

First Florida Credit Union has branches located throughout the state of Florida. Visit our website for a full listing of locations.

Connect with us



CO-OP SHARED BRANCH
Lobby transactions can be conducted at
any CO-OP Shared Branch location.
Just look for the logo.

Mortgage Services

Dream it. Plan it. Do it.





Enriching People Every Day.®

Guiding you every step of the way.



Whether you're buying the home you've always wanted; refinancing; or simply want to tap into your home's equity, there's a lot riding on your decision. Market conditions and mortgage programs change frequently, and we welcome the opportunity to serve your needs with quick and accurate real estate financing advice. We offer the expertise and knowledge to help you determine the absolute best loan program to meet your objectives. Ensuring that you make the right choice is our ultimate goal.



Free mortgage analysis

It's to your advantage to know how much home you can afford before starting the search. A mortgage analysis can help determine what kind of payment you can afford based on your income and debt. You don't have to make a commitment, but having this knowledge will put you one step ahead – and it's a free service to our members.

Pre-approval

Knowing in advance how much home you can afford will make the search much easier by increasing your buying power. If a seller has a choice between a buyer who knows how much he can finance and someone who's not sure, it's a safe bet the seller will go with the pre-approved borrower.

First Mortgage

From traditional and short-term fixed-rate mortgages to adjustable-rate mortgages, we offer a variety of products and resources to help you select a financial solution that best suits your needs.

Home Equity Line of Credit

Whether you want to consolidate high-interest rate debt into one payment, make some home improvements, or pay for a big purchase, consider using the equity you've already built in your home to make it happen. A Home Equity Line of Credit (HELOC) can be a better way to borrow, as it often offers significantly lower rates than an unsecured loan.

Second Mortgage

First Florida Credit Union's competitive, fixed-rate second mortgage gives you access to the equity in your home with a one-time draw of funds. Pay for college, home repairs, debt consolidation, vacation, and more.

Lot and Land Loan

First Florida Credit Union can help you secure the lot or tract of land you've always wanted for your dream home. That is why we offer great financing options that will make it possible.

Our commitment to you

Because homeownership is important to our members, the mortgage professionals here at First Florida are dedicated to service and the highest standards in all market conditions.

We offer our members:

- Prompt service
- Online tools and resources
- Conventional, FHA, and VA loans
- Convenient applications available online at FirstFlorida.org, by phone at (800) 766-4328, ext. 1 or at a branch near you.

We're excited about the opportunity to work with you.