Take the first step toward your new home.

Don’t let the mortgage process scare you away from your dream home!

From pre-approval to closing, the Florida Credit Union mortgage team will be with you to help make buying a home stress-free. Contact your local FCU Mortgage Originator to get started.

Find a branch near you.

43rd Street Branch
2831 NW 43rd Street
Gainesville, FL
(352) 377 - 4141

13th Street Advantage Center
3720 NW 13th Street
Gainesville, FL
(352) 377 - 4141

Butler Plaza North Branch
2803 SW 42nd Street
Suite 10
Gainesville, FL
(352) 377 - 4141

Haile Market Square Branch
2785 SW 91st Street
Gainesville, FL
(352) 377 - 4141

FCU ATM - Gainesville
1122 NE 16th Avenue
Gainesville, FL 32601

Starke Branch
2460 Commercial Drive
Starke, FL
(904) 964 - 1427

Mailing Address
P.O. Box 5549
Gainesville, FL 32627-5549

Silver Springs Advantage Center
3504 E. Silver Springs Blvd.
Ocala, FL
(352) 237 - 8222

Country Oaks Branch
9680 SW 114th Street
Ocala, FL
(352) 237 - 8222

Maricamp Branch
10 Bahia Avenue Lane
Ocala, FL
(352) 237 - 8222

Ocala Branch
2424 SW 17th Road
Ocala, FL
(352) 237 - 8222

Lake City Branch
583 W. Duval Street
Lake City, FL
(386) 755 - 4141

Deland Branch
1735 N. Woodland Blvd.
North DeLand, FL
(386) 738 - 4177

Call, Chat Live or Visit Florida Credit Union

We invite you to call or visit your local Florida Credit Union branch today for more information on our checking accounts and other financial services.

(800) 284 - 1144 | Visit flcu.org

Mortgage Products

Mortgage loans made easy through personal service you can trust. That’s real banking.
Mortgage options that will make you feel right at home.

Buying a home is a big step. Florida Credit Union makes it easy! From pre-qualification to funding, we have products and information designed just for you!

Mortgage Loans
We understand that real estate financing is a critical part of your financial plan, and we’re here to help. Whether you’re buying a first home, refinancing an existing mortgage, or considering a second or vacation home, our mortgage professionals can meet your needs with a wide variety of home loan solutions.

Florida Credit Union mortgage loan products feature many benefits including:

- Free pre-qualification: determine the loan amount you can afford before house hunting
- Conventional loan processing and decisioning are handled locally
- Up to 100% financing available
- Downpayment assistance options available
- No money down products available
- Make payments locally or online
- No mortgage insurance
- No intangible taxes on conventional loans
- No pre-payment penalty
- Variety of payment options available

FCU Mortgage Products
As a full-service mortgage lender, we cater to first-time home buyers as well as current homeowners.

Fixed-Rate Mortgages
A fixed interest rate means that your principal and interest payment will remain the same for the life of the mortgage loan.

Adjustable-Rate Mortgages
ARMs feature rates that will adjust periodically based on market conditions; however, the initial rate is typically lower than a fixed option. It’s a good option if you plan to sell your house before the rate goes up.

Government-Backed Mortgages
These options help make home ownership more affordable for more people, including first-time buyers, with lower down payment requirements and low or no closing costs.

- FHA: Borrow up to 96.5% of the home’s value
- VA: Up to 100% financing available for qualifying veterans
- USDA 502 Guaranteed: 100% financing available, depending on your income and property type

Additional Mortgage Products
Come to Florida Credit Union for condo loans, loans for manufactured homes with land, jumbo home equity loans and credit card options.

FCU’s Mortgage Process makes home buying easy.

When you get a home loan with Florida Credit Union, we want to make the process as streamlined and stress-free as possible.

Pre-Approval
Before you start looking for a new home, we’ll discuss all of the features and benefits of the different programs you may be considering.

Communicate
Your FCU Mortgage Originator and your realtor will help you assess program guidelines, fees, insurance, taxes and how this affects your budget.

Contract
Once you’ve found your new home, we’ll help you through the contract ratification, from placing your formal application, to signing disclosures, and more.

Closing
Once your contract process is complete, you’ll sign loan documents and have the ownership transferred. Welcome to your new home!

Still have questions about the home buying process with FCU?
Contact your local Florida Credit Union mortgage originator today!