



VyStar Military Heroes Mortgage Program

On a mission to get you a new home.

Here's how we help you achieve that mission step by step:



Phase 1

Apply online now, visit your local branch or call us on our Heroes Line at 904-908-2660 or 800-445-6289, option 4 x2660 to join forces with a trusted VyStar Certified Military Housing Specialist to review all of your mortgage needs.

vystarcu.org/heroes



Phase 2

When you apply for a mortgage you'll be asked to provide essential documents vital to the loan process. Gathering these items ahead of time will ensure a timely mission complete.



Phase 3

An experienced real estate agent on your side can make all the difference, they will help you navigate the neighborhoods and features you desire.

You will be able to submit an offer and proceed into the home purchase agreement. Next, it's time to call your VyStar Military Housing Specialist to complete the mortgage application.

It's not required, but at this time, it's a good idea to get a home inspection before you finalize the purchase of your home.



Phase 4

Your VyHero Mortgage Support Team will be assigned and help you navigate through the next stage of our mission, obtaining final approval for your mortgage loan. At this point, the property appraisal will take place and any required inspections that may be necessary. You'll also need to obtain title and homeowners insurance, and an escrow account may be required. Additional documents may be requested depending on your loan options.



Phase 5

You're closing in on your dream home! The initial closing disclosure with costs are drafted up and sent to the title company. All parties review the final closing disclosure to approve and then your documents are provided to the title agency or attorney for closing.



Phase 6

Before you close, you will likely complete a final evaluation of the property to make sure everything is in proper condition.

Once the final documents are signed you've officially closed and now it's time to move into your new home! Congratulations!



Phase 7



Do Good. Bank Better.™

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