



How to Fill Out an Online Application

After you click Apply Now on our website, you are taken to the First, Home Bank account login.

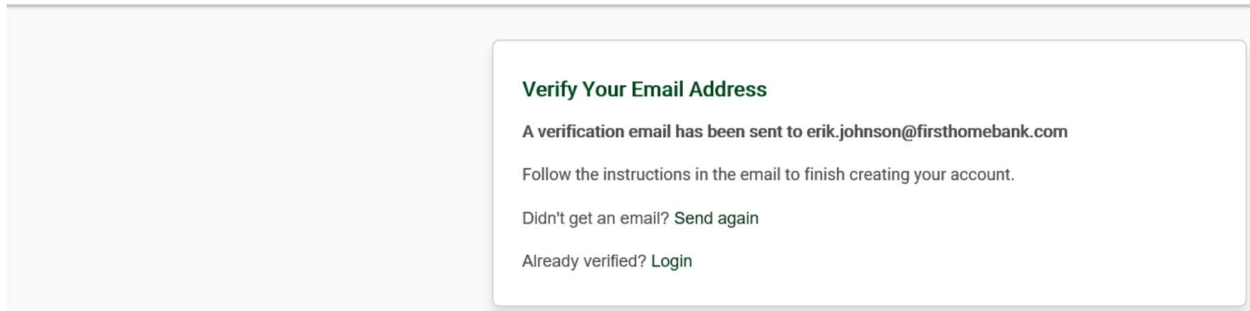
Step 1 - Click the Create Account button at the bottom of the Log In form.

Step 2 - Create an Account by completing the required fields.

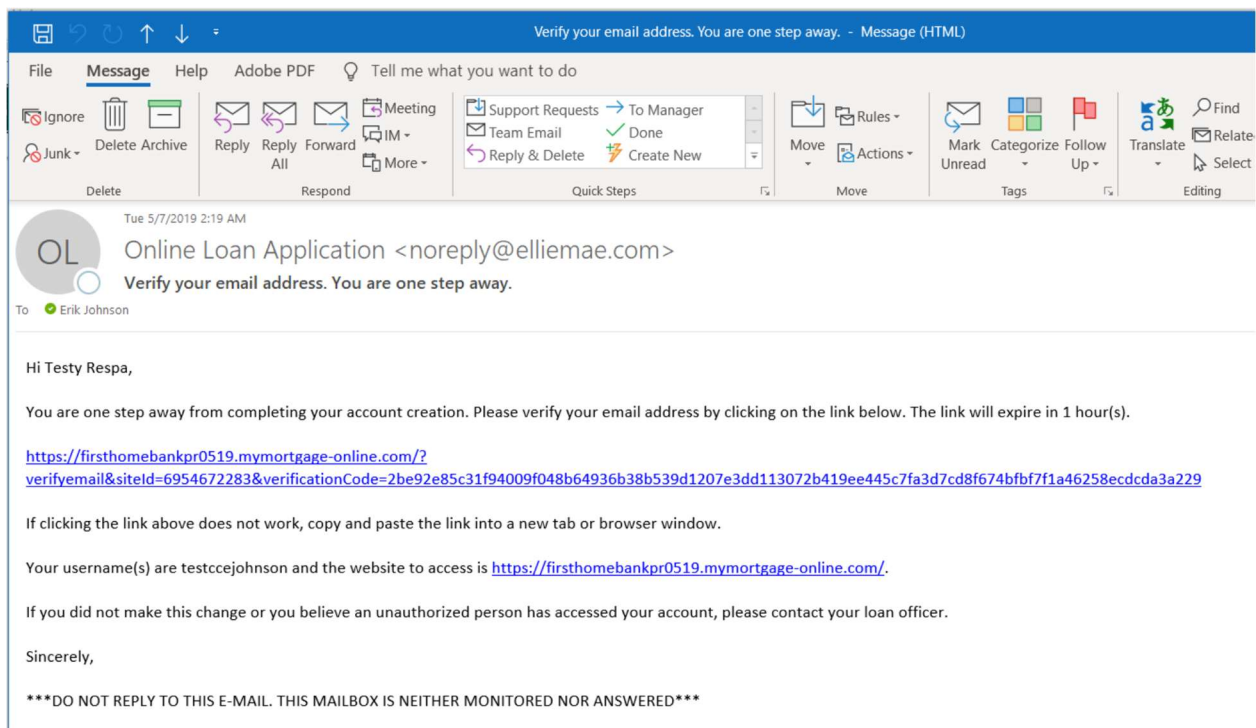
LCD Mortgage, Division of First Home Bank, NMLS# 806183
195 Route 46 West, Suite 7, Totowa, NJ 07512
Phone: (973) 435-2800 Fax: (973) 256-2855



Step 3 - Verify your Email address with First Home Bank.



Click on the link in your email to complete the activation.



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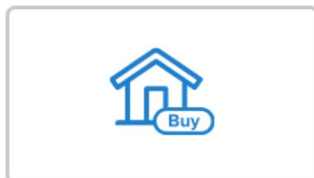
Step 4 - Login to the Borrower Portal Home Page with the Username you created above.

Step 5 – Click Apply Now and select the loan purpose.

First Home Bank Loan Application

Find the best loan for your needs!

What would you like to do?



Purchase a home



Refinance a home



Home Equity Line of Credit



Construction



Construction-To-Permanent

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Step 6 - Complete all the forms for the Application.

Tell me a little about yourself.

What's your name?

First Name *

Middle Name

Last Name *

Suffix

Select One 

Privacy Policy *

☒ I/We have read and accepted the terms of the Privacy Policy

 Previous


Save


Next 

Each screen has navigation buttons for Previous, Save and Next in the footer.


First Home Bank Loan Application

What type of property are you looking for?



 Previous

Save

Next 



Step 7 - Complete TCPA Consent.

First Home Bank Loan Application

My home phone number is: ¹

XXX-XXX-XXXX

My cell phone is: ¹

XXX-XXX-XXXX

My email address is: *

¹TCPA Consent Agreement

By providing your phone number, you consent and agree to being contacted by us regarding your loan inquiry and mortgage products and services at the telephone number provided. You agree that we, or one of our authorized third parties, may contact you, including through automated means, via telephone or mobile device, even if your telephone number is listed on a Do-Not-Call registry. This consent is not required to obtain our goods and services. If you prefer to be contacted by other means, please contact us via the information below.

◀ Previous

Save Next ▶

Step 8 - Complete Credit Authorization.

First Home Bank Loan Application

Credit Authorization Agreement

Do you accept the Credit Authorization Agreement?

By submitting this application, I authorize First Home Bank to obtain a consumer credit report on me. First Home Bank will use the consumer credit report to confirm my residency address as well as to determine eligibility for the mortgage loan I am requesting.

New York residents: A consumer report may be requested in connection with your mortgage application. Upon request, you will be informed if a consumer report was requested and provide you the name and address of the consumer reporting agency that provided the report. We may request subsequent consumer reports during this loan process.

☒ I accept the Credit Authorization Agreement.

◀ Previous

Save Next ▶

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Step 9 - Complete eConsent for the Loan Application.

First Home Bank Loan Application

eConsent

Testy Respa

You can agree, disagree or skip the eConsent agreement below.

By clicking "I Agree" below, you provide your consent by clicking the "I Agree" button at the bottom of this page, we will conduct this transaction electronically, instead of providing You with the Loan Documents in paper form.

- If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.
- Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to You.
- If You do not consent to receive these Loan Documents electronically, or if You subsequently withdraw consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically. Additionally:
You will not be required to pay a fee for receiving paper copies of the Loan Documents.

WITHDRAWAL OF CONSENT

- You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Loan Documents in paper form.
- If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the "I do not agree" button, or by notifying Us at:
Phone: 727-685-2090
Address: 2520 Countryside Boulevard, Clearwater, FL 33673-1604
- If You originally consent to receive eDisclosures, but later withdraw Your consent, You will be provided with paper copies of the Loan Documents for which You did not consent to receive electronically.
You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

☒ I Agree

☐ I do not Agree

Step 10 - Review the Application Summary prior to submission.

Summary

Please review your application before submitting.

Loan Purpose	Find the best loan for your needs!
Subject Property Details	What would you like to do?
Borrower Information	What is the price of the home?
Borrower Address	What is the estimated value of the home?
Borrower Employment & Income	What is the highest amount that you are looking to borrow?
Expenses	
Assets	How much do you have for a down payment?
Borrower Declarations	
Borrower Demographic Information	
Other Details	
State Disclosures	

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The Application has been submitted! Your mortgage loan officer will contact you.

Thank You

Your information has been submitted, and your residential loan officer will reach out to you for your next steps.

[Go to Borrower Portal](#)



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