

Map Your Journey to Homeownership

Giving you clarity, so you can feel empowered and excited — not overwhelmed.

1. Get Ready

Clarify your budget, timeline, and what “home” means to you.

ESL helps by:

Offering personalized guidance. Our ESL Mortgage Experts put you first, from the start.



2. Get Prequalified

Estimate what you'll be able to afford with our [Mortgage Loan Calculator](#).

ESL helps by:

Making it easy to get prequalified online 24/7.

3. Explore Your Options & Assistance

Look into your down payment and grant options.

ESL helps by:

Offering a wide range of lending solutions and access to multiple grants.

4. Shop & Make an Offer

Tour homes, choose the right one for you, and submit an offer when you're ready.

ESL helps by:

Providing a pre-approval letter when you're ready to make an offer.

5. Apply

Complete your application and submit necessary details.

ESL helps by:

Offering a convenient application process. Apply online at any time.



6. Processing & Review

Work through documentation and final loan review steps.

ESL helps by:

Being here when questions come up — by phone during days, evenings, and weekends.

Questions?

Connect with an [ESL Mortgage Expert](#) today.

7. Close & Get the Keys

Finalize paperwork, close, and step into your new home.

ESL helps by:

Continuing to support you during closing and beyond.



Your journey with ESL doesn't end at closing. Financing with ESL isn't just about choosing a mortgage lender — **it's about picking a partner you can rely on, every step of the way.**

ESL is a service mark of ESL Federal Credit Union. Membership is subject to eligibility.

