MEET THE TEAM

Vicky Karpiw | Victoria “Vicky” Karpiw, Director of Lending has more than 13 years with the credit union and more than 30 years of financial-services experience. Vicky is an advocate for the credit unions members and wants nothing more than to help you achieve homeownership.

Melanie Stevens | With over a decade of experience in helping people achieve homeownership, I can help you find the right mortgage to fit your unique needs. Whether you’re a first-time homebuyer, seasoned homeowner, or savvy investor, let me help make your mortgage experience a smooth and enjoyable one.

“The best mortgage is one that fits your life, not a one-size-fits-all loan.”

LET’S TALK *ABOUT YOUR HOME GOALS*

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Melanie Stevens
Loan Officer
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Ocala Community Credit Union | Supreme Lending

ONE PARTNERSHIP.

ENDLESS POSSIBILITIES!

SERVING MEMBERS AT
OCALA COMMUNITY CREDIT UNION

TRUSTED MORTGAGE GUIDANCE FOR MEMBERS BUYING, BUILDING, OR REFINANCING.

Ocala Community Credit Union | Supreme Lending

A WIDE VARIETY OF LOAN OPTIONS *FOR EVERY STAGE OF LIFE*

- First-Time Homebuyer Programs
- Low & No Down Payment Options
- Conventional, FHA, VA, USDA
- Hobby Farms
- Doctor Loans
- Renovation & Construction Loans
- Jumbo
- NonQM & DSCR

NOT SURE WHAT YOU QUALIFY FOR? THAT'S WHAT WE'RE HERE FOR.

SCAN HERE TO GET PRE-APPROVED TODAY.

WHY MEMBERS LOVE GETTING THEIR MORTGAGE HERE

- Local, personal service you already trust
- Guidance before you even start house shopping
- Help improving credit and buying power
- Smart loan options that fit your financial goals
- A smooth, stress-free process from application to closing

HOMEBUYER READINESS CHECKLIST

- ☐ Copies of W-2s and tax returns for last two years
- ☐ Copies of paycheck stubs for last 30 days (most current)
- ☐ Copies of check and saving account statements for last two months (all pages). Please source large deposits
- ☐ Copies of quarterly or semi-annual statements for checking, savings, IRAs, CDs, money market funds, stocks, 401(k), Terms of Withdrawl from Retirement, profit sharing, etc.
- ☐ Employment history for last two years
- ☐ Residency history for last two years
- ☐ For properties currently owned provide mortgage statements, proof of insurance and tax statements
- ☐ If own more than 25% of a business, need company tax returns for last two years
- ☐ Copy of child support and 6-month payment history, if applicable
- ☐ Divorce decree and alimony order, if applicable
- ☐ If previous bankruptcy, need copies of Petition for Bankruptcy and Discharge, including supporting schedule
- ☐ DD214
- ☐ Pension and/or Social Security Income Award Letters
- ☐ Other