

Mortgage Assistance Program Flowchart

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Before Applying

In no particular order:

- Complete Homebuyer Education Workshop
- Schedule a One-on-One Housing Counseling Session. To find a housing counseling agency near you please call 800-569-4287 (202-708-1455 TTY) or search [online](#).
- Shop for a real estate agent and mortgage lender (must be a participating lender).

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Application Process

1. Receive pre-approval letter from a participating lender.
2. Complete application for MAP and collect all required documentation listed in the application.
3. Submit your application to BKF (lender can submit your application for you including your pre-approval).

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Pre-Approval

4. Receive pre-approval for MAP (must qualify and meet program criteria).
5. Shop for your home with your real estate agent (must have pre-approval from lender and MAP).
6. Submit fully executed purchase contract to the County (45-day escrow is recommended).

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Escrow

7. BKF will work with your lender, escrow, and real estate agent to gather the required conditions for final approval for MAP.
8. Home Inspection - MAP requires a home inspection and any items deemed a safety hazard will need to be addressed.
9. The County will prepare the MAP Loan Docs and coordinate with escrow to have the loan docs picked up from the County for you to sign.

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Approval

10. Final Review: The County requires 7 to 10 business days to complete the final review and 3 business days after your executed loan documents (and all conditions) are received from escrow to complete the final approval process and fund the loan.
11. County approves file for funding and funds the MAP loan. Escrow closes--loan docs are recorded. You receive your keys.

Congratulations Homeowner!