



County of Orange
OC Community Resources/Housing & Community Development
Mortgage Assistance Program (MAP)

TABLE OF CONTENTS

Program Summary.....	2
Eligible Area	5
Application Procedure.....	6
Checklist for MAP Application.....	9
Application & Affidavit	11
MAP Affidavit	13
MAP Eligibility Worksheet Applicant Information	13
Borrower Certification & Authorization to Release Information.....	18
Certification of No Income	14



**COUNTY OF ORANGE
MORTGAGE ASSISTANCE PROGRAM
Program Summary**

Program Description:

Silent “deferred” mortgage loan program for low- or moderate-income first-time homebuyers; principal and interest payments deferred for term of loan due in 30th year or upon sale or transfer of property, when property ceases to become owner-occupied, with the exception of transfers between surviving spouses continuing to reside in the property, or upon repayment or refinancing of first mortgage, whichever comes first.

Loan Term:

30-year term

Maximum Loan Amount:

- Low-income homebuyers (80% of Area Median Income): Up to \$120,000, not to exceed 20% of purchase price
- Moderate-income homebuyers (120% of AMI): Up to \$80,000, not to exceed 20% of purchase price

Maximum Purchase Price:

Total sales price shall not exceed 85% of the Orange County median sales price for all homes. Contact the County of Orange (County) for most recent maximum purchase price update.

Interest Rate:

3% simple interest, fixed rate

Closing Costs:

Borrowers are required to pay usual and customary loan fees, closing costs, and reserves, as in any purchase transaction. See below for minimum contribution.

Minimum Buyer Contribution:

Minimum 1% of purchase price contribution required in addition to the remaining closing costs. Buyer may use gift or grant for closing costs after 1% contribution is met.

Cash Reserves:

First mortgage lender may also have reserve requirements.

First-Time Homebuyer:

All buyers on title must be first-time homebuyers defined as follows:

- A borrower(s) who has not owned a home during the three-year period before the purchase of a home; or
- A displaced homemaker who owned a home; or
- A single parent (unmarried or legally separated) who owned a home with custody of minor child(ren); or
- An individual who has only owned a mobile home.

Maximum Household Income (2026)*:

Household Size	Low-Income (80% AMI)	Moderate Income (120% AMI)
1 person	\$104,200	\$116,400
2 persons	\$119,100	\$133,050
3 persons	\$134,000	\$149,650
4 persons	\$148,850	\$166,300
5 persons	\$160,800	\$179,600
6 persons	\$172,700	\$192,900

*State HCD Income Limits. Subject to change on annual basis.

Applicant(s) must have a gross annual household income that does not exceed 80% of the Orange County area median income, adjusted for family size.

When considering gross income, all household residents eighteen (18) years or older are included.

Citizenship/Residence Status:

All applicants on title must provide evidence of U.S. citizenship or permanent resident alien status.

Eligible Areas:

County of Orange unincorporated areas (not yet incorporated into a city) and the cities of Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, San Juan Capistrano, Seal Beach, Stanton, Villa Park, and Yorba Linda.

Eligible Properties:

- Single-family properties
- Condominiums
- Planned unit developments (PUDs)
- Manufactured home
- Co-operative housing

All borrowers on title must occupy property as their primary residence. The County to verify eligibility of properties.

Underwriting:

Underwriting decisions by the first mortgage lender (credit, debt ratios, etc.) and County apply. Debt to income cost ratio shall be up to 45%.

Credit:

At time second mortgage loan is recorded:

- No minimum credit score
- No credit accounts past due at time loan is recorded

First Mortgage Loan Requirements:

- Applicants to obtain 30-year first mortgage loan from participating lenders (see Application Procedures).
- First mortgage lender required to establish impound accounts for taxes and insurance for the term of the first mortgage.
- First mortgage loan must have fixed interest rate not more than current market rate (no ARMs).
- Buyer must meet underwriting and eligibility guidelines of first mortgage lender.

Maximum Loan to Value (LTV):

Combined loan to value should not be more than 100% of purchase price.

Homebuyer Education Requirements:

Buyer must obtain a pre-purchase Homebuyer Education certificate through a HUD Approved Counseling agency and attend a counseling session. The certificate must be dated within the last 12 months from the date the application is received.



COUNTY OF ORANGE
MORTGAGE ASSISTANCE PROGRAM
List of eligible/unincorporated areas in Orange County

Eligible Area

Brea	Placentia
Cypress	San Juan Capistrano
Dana Point	Seal Beach
La Palma	Stanton
Laguna Beach	Villa Park
Laguna Hills	Yorba Linda
Laguna Woods	County of Orange unincorporated
Los Alamitos	areas (not yet incorporated into a
	city)

County of Orange Unincorporated Areas

Map of unincorporated areas: [OC Land Insights](#)



**COUNTY OF ORANGE
MORTGAGE ASSISTANCE PROGRAM
Application Procedure**

BEFORE APPLYING

In no particular order:

- **Complete Homebuyer Education Seminar**
You must complete an 8-hour homebuyer education seminar with a HUD Approved Counseling agency. This certificate is valid for one year.
- 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). Contact one of the following participating first mortgage lenders to complete the prequalification process.

Guild Mortgage

Scott Chaplin, NMLS: 488353
950 E Katella Ave, Suite 7
Orange, CA 92867
Telephone: 714-914-3801
Email: schaplin@guildmortgage.net

New American Funding

Jose Sauno, NMLS: 700496
14511 Myford Rd, Suite 100
Tustin, CA 92780
Telephone: 949-267-2132
Email: Jose.Sauno@nafinc.com

Rosa Amaya, NMLS: 1159904
3314 West Manchester Blvd
Inglewood, CA 90305
Telephone: 310-775-6387
Email: Rosa.Amaya@Nafinc.com

APPLICATION PROCESS

Step 1: Receive pre-approval letter from a participating lender.

Step 2: Complete application for MAP and collect all required documentation listed in the application.

Complete MAP Eligibility Determination Form, MAP Affidavit, and Borrower Certification and Authorization Form (see Items Required for MAP Application).

Step 3: Submit MAP Application to BKF Engineers

Submit to BKF Engineers, the third-party administrator, to determine eligibility. After you are pre-approved for your first mortgage loan, your lender may submit a copy package containing your loan application forms, credit report and all required

documentation to BKF Engineers for processing of your MAP loan via email:
clary.peralta@bkf.com

For any questions please contact:
Clary Peralta
484-408-8388

Step 3: Pre-Approval

BKF Engineers will notify you of your pre-approval for the downpayment assistance. The pre-approval is given before you open escrow on the purchase of a property and is subject to approval of the property and various other conditions.

Following pre-approval, you will have 90 days to identify a property to purchase and open escrow. If a property is not identified during this time period, the applicant's approval must be extended subject to available funds. Approval is valid as long as there are no changes that would affect the eligibility of the applicant.

Step 4: Identification of Property

Once you receive pre-approval from your lender and MAP, you can work with any real estate agent to begin identifying a home to purchase in the County unincorporated area or participating city and that is within your affordability range.

Once you find a property you would like to purchase, you must submit a purchase offer. In addition, the County requires a satisfactory home inspection report, which you may specify as a condition in your purchase offer. A real estate agent may assist you with this. When submitting an offer and proposing an escrow closing date, please allow additional time for the County to process your MAP loan. 45-day escrow is recommended. You may specify in your purchase offer that you plan to finance the home partially with the County MAP loan.

When the purchase offer is accepted and executed by all parties, escrow is opened.

Step 5: Conditions of Final Approval

When escrow is opened, you must contact the first mortgage lender and the County to complete the final loan approval process. To provide final loan approval, the County will need to receive several items including, but not limited to, all of the conditions of the loan pre-approval, a fully executed purchase agreement, escrow instructions, a preliminary title report, an appraisal report, a home inspection report, and any updated information if applicable. Most of these items may be provided by your first mortgage lender. All information provided as part of the MAP application is subject to verification.

Review and approval of the home inspection report by the County will also be required.

The County requires **7 to 10 business days** to complete the final review. Any missing documentation may delay the process.

Step 7: Execution of Loan Documents and Disclosure Statement

The MAP loan documents will be prepared and sent to the escrow agent for you to review and sign. You will receive a Promissory Note detailing your loan obligation, Deed of Trust securing the loan against the property, and a Borrower Loan Agreement and Disclosure Statement. You will have the opportunity to review the documents and ask questions or clarify before executing the documents.

Step 8: Closing and Homeownership

After your executed loan documents are received from the escrow agent, the County requires **3 business days** to fund the loan and provide final approval. When the conditions set forth in the purchase agreement are completed, the loan will close and the deed of trust will be recorded. You will need to make payments on your first mortgage loan. You will be responsible for notifying the County of a change in occupancy.

Step 9: Monitoring

All homebuyers may receive a monitoring visit approximately 60 days after the funding of the loan. The purpose of the visit is to ensure the owner occupies the residence. Homebuyers are required to occupy the unit as their primary residence. Monitoring is done on an annual basis.



**COUNTY OF ORANGE
MORTGAGE ASSISTANCE PROGRAM
Checklist for MAP Application**

Submit the MAP Application to BKF Engineer (BKF):

1. Completed MAP Application
2. Signed MAP Affidavit
3. Signed Borrower Certification & Authorization form
4. Provide copy of a credit report pulled by a participating lender
5. Certification of No Income (if applicable)

Complete all applicable fields and provide all required signatures and supporting documents. Enter "N/A" where a question does not apply. Applications with missing required information, signatures, or documentation will be considered incomplete and will require correction before the eligibility review

Submit to First Mortgage Lender and BKF Engineers for Prequalification:

1. **Unless otherwise specified, provide applicable income, tax, and asset documentation for each household member age 18 or older who will occupy the purchased home, including individuals who are not borrowers. Required documents depend on each individual's employment, income, assets, and tax-filing circumstances.**
2. **Completed Uniform Residential Loan Application (Form 1003) and pre-approval letter from your lender**
3. **Evidence of U.S. citizenship or permanent resident status (also include driver's license or photo ID)**
4. **Provide a complete list of all persons who will occupy the purchased home, including each person's name, age, and relationship to the applicant, on the MAP Eligibility Worksheet. Provide supporting documentation, as requested by the Program, to verify household composition and size. For minor household members, provide documentation appropriate to the circumstances, such as a birth certificate or adoption record. Provide custody documentation when needed to establish whether a child will occupy the purchased home. Not all listed documents are required for every child.**
5. **HUD-approved Homebuyer Workshop Certificate of Completion and proof of Housing Counseling Session**
 - For applicants and co-borrowers to complete

- The 8-hour training is required for all individuals listed on the title
- Must be completed within the past year of when First-Time Homebuyer Program application is submitted

6. Three Years of signed Tax Returns (for all household members 18 or older)

- Federal Form 1040
- California Form 540
- Include any schedule forms that applies (Examples: Schedule C, Schedule SE, etc.)

7. Three Years of Most Current W-2 forms (for all household members over 18)

8. Most Current 60 Days of Paystubs (plus documentation of other income)

- Must be consecutive

9. Three Months of Bank Statement (for all household members over 18)

- Must provide all pages
- Review any deposits that are \$500 or more and provide Letter of Explanation of the source

10.Assets

- 3 months of the most current statements of 401k, retirement funds, stock certificates, life insurance (if applicable)
- Terms of Withdrawals (of if using money from retirement account such as 401K)

11.Other Documents

- Letters of explanation for late payments or credit issues (if applicable)
- Gift letter (if applicable)

Please mail your complete application package to:

**Email to: Clary.peralta@bkf.com
 BKF Engineers
 4675 MacArthur Ct #400,
 Newport Beach, CA 92660**

Documents need to be submitted in PDF format.

Note: Application fees, credit report fees, appraisal fees or other fees may be required by the participating lender. Please check with your lender.



**COUNTY OF ORANGE
MORTGAGE ASSISTANCE PROGRAM
Application & Affidavit**

TO THE HOMEBUYER:

Thank you for your application to the County of Orange Mortgage Assistance Program (MAP). It is most important that you take time to read and sign each page of this application before your lender forwards it to our office. You will be certifying that you understand the Mortgage Assistance Program eligibility guidelines and believe that you and the purchase price of your residence meet those guidelines. Your lender will also give you an Applicant Information Package, which should answer most of your questions about the program. If you have any additional questions, please feel free to phone the BKF Engineers at (714) 480-2936.

ABOUT THE INCOME REQUIREMENT:

The income information provided in the application must represent the current gross annual income of your household and must not exceed the program income limit of 120% Area Median Income (AMI).

Find the applicable limit below, based on your household size for 2026 (most current income limits will apply):

Household Size	Low-Income (80% AMI)	Moderate Income (120% AMI)
1 person	\$104,200	\$116,400
2 persons	\$119,100	\$133,050
3 persons	\$134,000	\$149,650
4 persons	\$148,850	\$166,300
5 persons	\$160,800	\$179,600
6 persons	\$172,700	\$192,900

Income is "annualized", meaning that total current monthly income is multiplied by twelve for a total projected annual amount. Income includes all of the following: monthly gross pay; overtime; part-time employment; bonuses; dividends; interest; royalties; pensions; Veterans compensation; net rental income; alimony; child support; public assistance; sick pay; social security benefits; unemployment compensation; and income derived from trusts, business activities or investments. Income limits only apply during the escrow process; they become irrelevant after the loan closes. When considering gross income, all household residents eighteen (18) years or older are included.

ABOUT THE PURCHASE PRICE REQUIREMENT:

The purchase price must be the price that you and the Seller have agreed on, and total sales price shall not exceed 85% of the Orange County median sales price for all homes. The purchase price means the cost of acquiring the residence, excluding usual and reasonable settlement or closing costs. If the buyer agrees to pay a cost usually paid by the seller, that amount must be included in the figure representing the purchase price.



COUNTY OF ORANGE
MORTGAGE ASSISTANCE PROGRAM

MAP Eligibility Worksheet Applicant Information

Borrower		Co-Borrower	
Name		Name	
Address		Address	
City, State, Zip		City, State, Zip	
Date of Birth		Date of Birth	
Home Number		Home Number	
Work Number		Work Number	
Social Security		Social Security	
Email		Email	

GROSS MONTHLY INCOME (include income for ALL persons in household)

	Borrower	Co-Borrower	Other Household Member	Other Household Member
Gross monthly income	\$	\$	\$	\$
Overtime	\$	\$	\$	\$
Bonuses	\$	\$	\$	\$
Commissions	\$	\$	\$	\$
Dividends/Interest	\$	\$	\$	\$
Alimony/Child Support	\$	\$	\$	\$
Unemployment	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
Other monthly income	\$	\$	\$	\$
TOTAL MONTHLY INCOME	\$	\$	\$	\$

PERSONS TO OCCUPY HOUSEHOLD (OTHER THAN APPLICANTS)

Name	Age	Relationship
TOTAL PERSONS IN HOUSEHOLD:		

Have you owned a home that was your principal residence in the last three years?
☐ Yes ☐ No

Are you a U.S. citizen?

Are you a permanent resident alien?

Have you attended a homebuyer seminar?

Are you currently working with a Realtor?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

List areas in which you are interested in purchasing:

OFFICE USE ONLY

Qualifying Income
for Household Size:

☐ Income qualifies



**COUNTY OF ORANGE
MORTGAGE ASSISTANCE PROGRAM
Certification of No Income**

I, _____, do hereby certify that I do NOT receive income from any source. I understand sources of income include, but are not limited to, the following:

Alimony	Annuities	Union Benefits
AFDC	Worker's Compensation	Disability
Family Support	Retirement Funds	Education
Employment	Grants/Work Study	Income from Assets
Unemployment	Self -Employment	Pensions
Compensation	General Assistance	Social Security
Child Support	SSI	Union Benefits

Inquiries may be made verify statements herein. I also understand that false statements or omissions are grounds for disqualification and/or prosecution under full extent of the County of Orange, OC Community Resources/Housing & Community Development.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed on _____, 20____, at _____, California.

Applicant's Signature

Date



**COUNTY OF ORANGE
MORTGAGE ASSISTANCE PROGRAM
MAP Affidavit**

A MAP applicant is anyone who will go on title and/or who will be liable on the mortgage and occupy the residence. Each applicant must make the following certifications:

I, the undersigned, as part of my application for a Mortgage Assistance Program (MAP) loan from the Orange County Mortgage Assistance Program (the "Program"), and in connection with a purchase of a home (the "Residence") and an application for a mortgage loan (the "Mortgage Loan") from a participating lender (the "Lender") of my choosing, do hereby state that I have carefully reviewed this document. I understand and agree with the answers on page one, and do furthermore certify the following:

1. I understand and agree that the information provided in the Household Information section of the application represents those people who I expect to initially share occupancy of the Residence with me. I understand that my spouse, whether on title or not, is an applicant for the MAP and must sign this Application.
2. I certify that I am a first time homebuyer, who has not had an ownership interest in a principal residence within the three years immediately preceding the date of this application, and I do not and will not have an ownership interest in a principal residence prior to the date of the loan closing. A principal residence includes a single-family residence, a condominium, share in a housing cooperative, any manufactured home or mobile home, or occupancy in a multifamily residence owned by me. An ownership interest means ownership by any means, whether outright or partial, including property subject to mortgage or other security interest; it also includes a fee simple ownership interest, a joint ownership interest by joint tenancy in common, or tenancy by the entirety, or a life estate interest. I further certify that I will submit true and complete copies of my actual signed federal tax returns for the preceding three tax years, or such other written verification that is acceptable to the MAP.
3. I certify that the Residence will be occupied and used as my principal place of residence within sixty (60) days of Mortgage Loan closing. I certify that the Residence will not be used as an investment property, vacation home, or recreational home and that no more than 15% of the area of the residence will be used in a trade or business. I certify that I will notify the Program in writing if the Residence ceases to be my principal residence.
4. If the loan application is for a loan on a newly constructed home I certify that the Residence has not and will not be occupied prior to loan commitment.
5. I certify that the Mortgage Loan is a first mortgage, not a replacement for an existing mortgage.

6. I certify that the information provided in the Gross Monthly Income section of the application represents my total household gross annual income, and does not exceed the income limits, as explained above.
7. I certify that the purchase price of the Residence does not exceed the purchase price limits, as explained above. I further certify that no side deal or agreement, either written or verbal, is presently contemplated for the completion of or addition to this residence unless the estimated cost of such completion and/or addendum is included in the purchase price.
8. I certify that the information provided in the Assets section of the application represents my total assets, not including automobiles, furniture, household goods and personal items.
9. I certify that no person related to me has, or is expected to have, an interest as a creditor in the Mortgage Loan being acquired for the Residence.
10. I understand and agree that if the Mortgage Assistance Program Loan is issued to me, it may not be transferred.
11. I understand that the principal and interest payments are deferred for the term of the loan and due in the 30th year or upon sale or transfer of the property, when the property ceases to become owner-occupied, or upon repayment or refinancing of the first mortgage, whichever comes first, with the exception of transfers between surviving spouses continuing to reside in the property.

CERTIFICATION OF THE APPLICANT

I acknowledge and understand that this Affidavit, as completed above, will be relied on for determining my eligibility for a MAP loan. I acknowledge that a material misstatement negligently made by me in this affidavit or in any other connection with my application for a MAP loan will constitute a federal violation punishable by a fine and possible criminal penalties imposed by law, and will be considered a default on the loan. I acknowledge that any false pretense, statement, or misrepresentation or the fraudulent use of any instrument, facility, article, or other valuable thing or service pursuant to my participation in the Mortgage Assistance Program is punishable by imprisonment or by a fine.

Signature of Applicant

Date

Signature of Applicant

Date

CERTIFICATION OF THE LENDER

Based upon reasonable investigation, the Lender has no reason to believe that either the applicant or the Seller of the Residence has made any negligent or fraudulent material misstatements in connection with the applicant's application for a MAP loan, and submits the completed information above as accurate and true to the best of the lender's knowledge.

Name and Title of Lender Representative

Signature of Lender Representative

Date

Office Use Only

Funding Source:

- ☐ CalHome (up to 80% AMI)
- ☐ PLHA (up to 120% AMI)
- ☐ HOME (if HOME, please attach additional disclosure) (up to 80% AMI)

COUNTY OF ORANGE
MORTGAGE ASSISTANCE PROGRAM
Borrower Certification & Authorization to Release Information

The undersigned certify the following:

1. I/We have applied for a mortgage loan from the County of Orange. In applying for the loan,
I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that the County of Orange or its third-party administrator, reserves the right to request additional information as needed throughout the loan process. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from the County of Orange. As part of the application process, the County of Orange or its third-party administrator, may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to the County of Orange or its third-party administrator any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. The County of Orange or its third-party administrator may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the County of Orange or its third-party administrator is greatly appreciated.

Borrower's Signature

Date

Social Security Number

Borrower's Signature

Date

Social Security Number