



**Housing & Community
Services Department**
COUNTY OF ORANGE

**Application Procedures for County of Orange
Mortgage Assistance Program (MAP)**

Step 1: Contact Affordable Housing Clearinghouse

Contact the Affordable Housing Clearinghouse for information and to determine eligibility.

Affordable Housing Clearinghouse
23861 El Toro Road, Suite 401
Lake Forest, CA 92630
(949) 859-9255
(949) 859-8534 Fax

Step 2: Submit MAP Application to Affordable Housing Clearinghouse

Complete MAP Eligibility Determination Form, MAP Affidavit, and Borrower Certification and Authorization Form (see Items Required for MAP Application). Submit to Affordable Housing Clearinghouse to determine eligibility.

Step 3: Submit Loan Application

Complete application and gather items required for first mortgage loan (see Items Required for MAP Application). Contact one of the following participating first mortgage lenders to complete the prequalification process.

Clearinghouse CDFI
23861 El Toro Rd. Ste. 401
Lake Forest, CA 92630
Melissa Brown
(949) 859-3600

Golden Empire Mortgage
922 Town & Country Rd.
Orange, CA 92868
Alan World
(714) 569-3636 x101
Linda Lund
(714) 569-3636

American Home Mortgage
3780 Kilroy Airport Way, Ste.225
Long Beach, CA
Esperanza Creeger
(800) 544-4762 x238

RBC Mortgage
1901 E 4th Street Ste 150
Santa Ana, CA 92705
Hector Caballero
(714) 285-1700

Wells Fargo
1595 Spruce St.
Riverside, CA 92507
Sharon Dickens
(951) 786-6227

Step 4: Complete Homebuyer Education Seminar

You must complete a homebuyer education seminar from the Affordable Housing Clearinghouse.

Step 5: Pre-Approval

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 the Affordable Housing Clearinghouse for processing of your MAP loan. The Affordable Housing Clearinghouse 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 30 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 6: Identification of Property

Once you are pre-approved, 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. 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. The County requires **7 to 10 business days** after your executed loan documents are received from the escrow agent to complete the final approval process and fund the loan. You may specify in your purchase offer that you plan to finance the home partially with the County MAP loan. In addition, the County requires a satisfactory home inspection report, which you may specify as a condition in your purchase offer. When the purchase offer is accepted and executed by all parties, escrow is opened.

Step 6: Final Approval

When escrow is opened, you must contact the first mortgage lender and the Affordable Housing Clearinghouse to complete the final loan approval process. To provide final loan approval, the Affordable Housing Clearinghouse 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. After all documentation has been received, the application will receive final approval from the County. The County requires **7 to 10 business days** to complete the final review and fund the loan. Any missing documentation may delay the process.

Step 7: Execution of Loan Documents and Disclosure Statement

After the County provides final approval, the MAP loan documents will be 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 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 **7 to 10 business days** to complete the final review and fund the loan. Any missing documentation may delay the process. 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

The County of Orange will schedule a home visit to evaluate the process within one year of your move-in day.