

Down Payment/Closing Cost Loan Process Flow Chart

Applicant must contact a bank for pre-qualification letter



Applicant must attend a Homebuyer's Educational Workshop



Applicant submits a completed application to the county



The county verifies all income and asset information



The county will send an eligibility letter



The Applicant will take the eligibility letter to the bank



Bank will provide the commitment letter



Applicant submits the commitment letter to the county



**Applicant submits two bids from licensed contractors for
needed rehabilitation work**



The county's LRC approves the loan



Loan closing