



Phases of the Homeownership Program

Phase 1 - Apply

- *Application Process*
 - *Income, Credit Review*
- (If meet criteria move to Phase 2)*

Phase 2 - Documentation

- *Submit Requested Documentation*
 - *Interview with Homeowner Services Manager*
- (If documentation meets criteria move to Phase 3)*

Phase 3 - Verification

- *Employment & Rental Verification*
 - *Criminal Records Check Verification*
 - *Home Visit (if selected)*
 - *Homeowner Selection Review*
 - *Board of Directors Review*
- (If verification is met move to Phase 4)*

Phase 4 - New Future Homeowner

- *New Future Homeowner Orientation*
 - *Start Working Partnership Hours*
 - *Home Buyer Education Classes*
 - *Begin /Continue Saving for required 1% for Closing Cost*
- (If Partnership Agreement if fulfilled move to Phase 5)*

Phase 5 - Build

- *Re-verification of Employment & Credit*
 - *Bio*
 - *House Plan Selection*
 - *Home Interior/ Exterior Selections*
 - *Sales Contract*
 - *Build Schedule*
- (If Partnership agreement if fulfilled move to Phase 6)*

Phase 6 - H.O.M.E Purchase

- *Homeowners Insurance*
 - *Home Dedication*
 - *Pre-Close*
 - *Complete Savings of the required 1% for Closing Cost*
 - *Closing & Purchase*
 - *Move In*
- (If Partnership agreement if fulfilled close on the home)*