

Homebuyer Application Steps



Step 1

Opportunity Advertisement

HouseKeys releases an Advertisement for a New Housing Opportunity. This notice will include:



Bedroom Count



Property Type



income Level



Deadlines

The notifications go out to Application ID holders and email subscribers.

Step 3

Attend an Orientation

Name

ήή

Name

Total Household Members

Fmail

Address

Action

Total Income AMI% Income Category Country

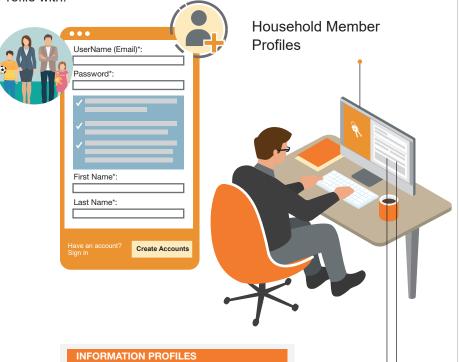


Attend a Live Orientation or View one of the Pre-Recorded Videos. There is a Homebuyer Quiz that is available and each applicant in the household must complete the quiz. House-Keys also holds FAQ Sessions on Fridays and Saturdays, and these are posted on our Event Calendar.

Step 4

Setup your MyHouseKeys Account

Set up an account at MyHouseKeys.com and complete the Household Profile with:





Household Income **Profiles**

Step 2

Package Your File



Application Packet

includes:



Initial Action Items



Info on Members, Income Sources and Debts



Intent to Follow (Abide by) the Rules

B **List of Loan Officers**

It is very important to connect with a Loan Officer as soon as possible. The ones on our list have gone



through training and verified that their legal departments have reviewed the program documentation. We understand that it may sometimes be difficult to get ahold of a loan officer on our list in time to meet the posted deadlines. If you choose to go with your own lender, make sure to verify that they have done the same. If you do not verify, you run the risk of not being able to close on your purchase transaction even if you are chosen during the Lottery Ranking process.

Document Checklist

Contains a list of supporting documents to verify your household size, income, and other information that you



have stated on your application and in the screening questions. It is important to be honest, truthful, and start on this Document Checklist right away. We recommend that you give yourself at least 21 days to collect everything on the list. If you find that a deadline does not give you enough time, do not be discouraged, HouseKeys is constantly adding new programs and opportunities to the Marketplace and Program Center.



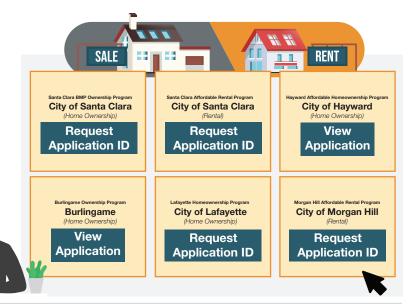
Household Asset Profiles (coming soon)

Your MyHouseKeys Account allows you to apply for any Program that HouseKeys manages.

Step 5

Get an Application ID

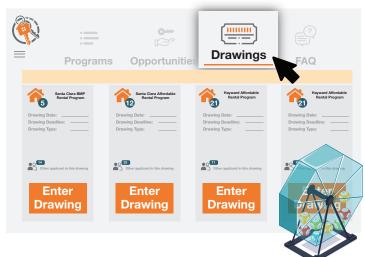
Go to the "Program Center" to find the list of Programs. You will see a "Request Application ID" button that leads to a set of pre-application screening questions that will issue an Application ID if you pass the screening.



Step 6

Enter an Opportunity Drawing





Go to the "Program Center" and look at the Opportunities List or the Opportunity Drawing List. Available Homes in the Inventory that we present are called "Opportunities" and each Opportunity is placed into an Opportunity Drawing. An Opportunity Drawing is how HouseKeys connects applicants to available homes. You "Enter" a Drawing by pressing the entry button and answering an additional set of screening questions and you will be assigned an entry number if you pass the additional screening.

Step 7

Upload File to the File Cabinet





All the items in Step 2 are what make up a "file." When timelines are posted, the file submission deadline is the deadline to submit the items described in Step 2.

your are #25 out of 100

Step 8

Get Your Ranking

Each Opportunity Drawing that you entered in Step 6 has a timeline that includes: 1) Entry Deadline and 2) File Submission Deadline. After the Entry Deadline, all entrants are ranked using either a randomly assigned number or timestamp, and some form of program preference for applicants who meet special criteria. Applicants who submitted their file by the deadline will be reviewed first according to ranking order.

