



Save the Dream Ohio

Foreclosure Prevention Effort

WHAT TO EXPECT DURING THE APPLICATION PROCESS

I've finished my online registration...
Now what?

1



Gather the documents listed on the application checklist.

2



Mail, fax, or upload your signed application and supporting documents to your housing counseling agency.

3



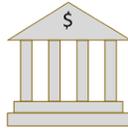
Meet with your housing counselor to discuss your eligibility.

4



If your counselor thinks you might be eligible, your counselor will submit your application to OHFA for underwriting.

5



Next, your lender must approve your application.

6



If your lender approves your application, Associates Title will schedule a closing with you.

7



After closing, OHFA will schedule your funding. It may take 10 business days for your funds to post to your mortgage account.

What if I'm **not approved?**

Your housing counselor will refer you to other options.

You can speed up your approval by submitting all the requested documents as quickly as possible!

In 2012, 8 out of every 10 applications was funded or is pending.



FUNDED

PENDING

INACTIVE DECLINED