### Mortgage & Utility Assistance



# **Online Application User Guide**

The State of Arkansas Homeowner Assistance Fund

The Arkansas Homeowner Assistance Fund program is a free, federally funded financial relief program for homeowners financially impacted by COVID-19 who are behind on their mortgages and facing potential default and/or foreclosure.





#### What is the Arkansas Homeowner Assistance Fund?

The Arkansas Homeowner Assistance Fund program is a free, federal financial relief program for homeowners financially impacted by COVID-19 who are behind on their mortgages and at risk of foreclosure. The program can provide up to \$40,000 in Mortgage Reinstatement Assistance and up to \$2,500 in Utility/Internet/Broadband Payment Assistance for eligible homeowners.

#### WHO: Arkansas homeowners.

**WHAT:** The Mortgage Reinstatement Program can provide up to \$50,000 in assistance to cover past due mortgage loan balances and escrowed/ associated fees (e.g., property taxes, property or flood insurance, HOA fees). The Utility/Internet/Broadband Payment Assistance Program can provide up to \$2,500 in assistance to cover past due utilities balances (e.g., water, electricity, gas, home energy and/or internet-broadband services)

#### How do I know if I am eligible for the program?

You are eligible if you meet the following requirements:

- Own and occupy a home in Arkansas as your primary residence.
- Have experienced a financial hardship caused by the COVID-19 pandemic.
- Meet income qualifications of being at or below 150% area median income or 100% of the median income for the United States, whichever is greater (calculate your income limit for your county and household size here).
- Homeowner must be a minimum of 2 installment payments (60 calendar days) delinquent on mortgage and/or utility bills.

If applying for electric, fuel/oil, natural gas, propane, wood and/or pellets under the Utility/Internet/Broadband Payment Assistance Program, homeowner must have previously applied for assistance from the Arkansas Low Income Home Energy Program, or LIHEAP (for information on how to apply for LIHEAP, click here).

### **Need Further Assistance?**

If you need help filling out your application, please contact our call center at 888-698-0964

Call Center Hours of Operation: Monday – Friday, 8 am – 5 pm

## **Applicant Sign-Up**



To apply for HAF assistance, you can visit <u>www.arkansashaf.com.</u>



### Helping Arkansas Homeowners

The Arkansas Homeowners Assistance Fund website is full of vital information on how to apply, qualification requirements and applicant resources.



Once you review the required documents and qualification requirements, select "Apply Online" on the Apply tab, and it will take you to the application portal.

#### Create an Account

You will need to register to create a unique username and password for your account.

Note: If you have already registered, you can log back in with your username and password.

Have you already registered, but forgotten your password? No problem. You can reset your password where it says **Forgot Password.** 

	Create Account	
	Or	
	Log In	
	Already have an account? Log in below.	
Email Address		
Enter your valid en	mail address	
This field is required	d	
Password		
Enter your passw	ord	



Your application can be secured using multi-factor authentication.

Opt-In to SMS Multi-Factor Authentication (MFA)

\* Cell Phone Number

###-###-####

I'm not a robot

Verify Registration Back



#### Upon clicking "Create Account" You will be prompted for an email address, password and given the option to setup

Multi-Factor Authentication. A verification code will be emailed to you to continue.

e.
* Confirm Email Address
user@domain.com
* Re-Enter Password

\* Confirm Cell Phone Number

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Next you will be prompted to input where you learned of this program and if you would like to apply for Mortgage Assistance or Utility Assistance.

Please note that you can apply for both, but the application must be completed for one program at a time.

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quired
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program to which you would like to apply. A Counselor will review your application and help determine the appropriate
you later on in the process.

## **Pre-Qualifications**



Under this section you will be asked your:

- Homeowner first and last name
- The county of your primary residence
- Total number of persons living at your primary residence

After completing inputting the information, click on "Continue to Step 2"

### Pre-Qualification Mortgage Reinstatement Program

re-Qualification Questions	
Homeowner First Name	
Enter first name	
Homeowner Last Name	
Enter last name	
What County is your primary residence in?	
	×
What is the total number of persons living at your primary residence?	



You will be prompted to the prequalification questions based on your responses from Step 1.

After checking off your responses to the pre-qualifications, click "Continue". A pop-up window will appear asking you to confirm if you are ready for the system to check your eligibility.

Are you sure?	×
You will not be able t questions after conti	o make changes to pre-qualification nuing.
	No, Cancel Yes, Check Eligibility

### Pre-Qualification Mortgage Reinstatement Program

You are required to answer all questions below.

Pre-Qualification Questions
* 1. Is the property you are requesting assistance with your primary residence?
⊖ Yes
○ No
* 2. Is your primary residence located in Arkansas?
○ Yes
○ No
* 3. Is your primary residence abandoned, vacant or condemned?
○ Yes
○ No
* 4. Is your total household income equal to or less than \$107,250?
○ Yes
○ No
* 5. Have you experienced a financial hardship after January 21, 2020?
○ Yes
○ No
* 6. Are you currently at least 2 months past due on one or more mortgage loans for your primary residence?
⊖ Yes
○ No
* 7. If my mortgage loan is reinstated, I can afford my monthly payments going forward.
○ Yes
○ No
* I certify under penalty of perjury that the answers to the above questions are true and accurate to the best of my knowledge.
Back Check Eligibility



If you are deemed ineligible based on your responses to the Pre-Qualification Questions, alternative options will be given that better assist with your financial hardship.

#### YOU ARE NOT ELIGIBLE FOR ARKANSAS HOMEOWNER ASSISTANCE FUND

#### Based on the information you submitted you do not qualify for ADFA Assistance.

Because you did not meet the criteria based on the information you provided, you do not qualify for assistance from Arkansas Homeowner Assistance Fund. If you would like a statement of specific reasons why your application was denied, please contact the Arkansas Development Finance Authority within 30 days of today. We will provide you with the statement of reason within 30 days after receiving your request.

Arkansas Development Finance Authority ATTN: Arkansas Homeowner Assistance Fund 1 Commerce Way, Suite 602 Little Rock Arkansas 72202

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract) because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, the contact information for which is:

Federal Trade Commission Consumer Response Center Washington, DC 20580 677-497-9987 www.ftc.gov

You may qualify for other loan modification options by contacting the following:

 HOPE NOW Alliance
 Fannie Mae

 888-995-4673
 888-7FANNIEM

 (888-797-9889)
 (884-797-989)

 (8AM-8PM EST)
 (845-797-989)

VA Regional Loan Center

1-877-827-3702

#### Legal Aid & Counseling Information:

Arkansas Housing Counseling Agencies

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=AR

Free Legal Aid

https://www.arlawhelp.org/

Arkansas Mortgage Facts for Consumers

https://www.consumer.ftc.gov/articles/trouble-paying-your-mortgage-or-facing-foreclosure

If you have questions or need further information, please call the HAF hotline at 888-698-0964 to speak to one of our counselors.

Freddie Mac 888-7FREDDIEM (888-797-9889) (8AM-8PM EST) USDA 1-800-414-1226



If you are deemed pre-qualified based on your responses to the Pre-Qualification Questions, you will be promoted to the Dashboard. To begin your application, select the Personal Information tab or button.

Arkansas Homeowner ASSISTANCE FUND							
← Back to All Applications					1.1	• • • •	
Application Dashboard	>						
Personal Information	>						
Employment	>						
Property	>			· · · ·			v 1
Mortgage	>	Dashboard	d				
Financial	>	Walaamal Vau ar	o Dro qualified for	r tha Utility/Intorn	at Appintance Dro	grom Drogrom	
Supporting Files	>	Click on a section below t	o start working through yo	ur application.	et Assistance Pro	gram Program.	
Application Summary	>	00	Ē	្រា	$\langle \cdot \rangle$		
Sign and Submit	>	Personal Information	Employment	Property	Mortgage	Financial	Supporting Files



← Back to All Applications		Utility/Internet Assistance Program (983 - 6)		-
Application Dashboard	>			
Personal Information	>	APPLICATION INFORMATION		
		Application Number: Pr	rogram Name & ID:	Submission Date:
Employment	>	983 U	tility/Internet Assistance Program - 6	Application not submitted   Sign and Submit
Property	>	Review Application Summary		
Mortgage	>	COMPLETING YOUR APPLICATION		
		The following information is required:	You will need to upload	6
Financial	>	Personal Information	Most recent mo	nthly mortgage statements for all mortgages on subject
		Employment	property	
Supporting Files	>	<u>Property</u>	Past two years of the second sec	of federal tax returns with all W-2s
		<u>Mortgage</u> Finencial	Pay stubs for th	e last 30 days from all primary wage earners
Application Summary	>	• <u>Financial</u>	Any other source	e of current income
Application Summary		If applicable, also <u>upload</u> :	If self-employed, also <u>u</u>	ipload:
Sign and Submit	>	<ul> <li>Bankruptcy documentation</li> </ul>	<ul> <li>Past 2 years of the second seco</li></ul>	federal tax returns
		<ul> <li>Loan Modification documentation</li> </ul>	<ul> <li>Business and period</li> </ul>	ersonal bank statements may be requested after file
		<ul> <li>Other sources of income documentation</li> </ul>	review.	
		<ul> <li>Child support information if relevant to the hards not need to be disclosed.</li> </ul>	ship. Otherwise, does	
		Additional information may be requested after your f	ile is reviewed in order to determine eligibilit	у.
		If you do not have access to your taxes, you can requ transcript.	uest your tax return transcript here: <u>irs.gov/ir</u>	ldividuals/get-

### **Tell Us About You**



To begin your application, select the Personal Information button or tab. In this section, you will be asked to provide the following:

#### **Homeowner Information**

- Applicant/Homeowner First and Last Name
- Social Security number
- Date of birth
- Veteran status
- Marital status
- Is there a Co-Borrower?
- Preferred Language

#### Homeowner Contact Information

- Primary phone number
- Primary phone type
- Best time to call

#### **Property Address**

- Property Address
- •Total number of persons living at this address
- Total number of dependents living at this address

#### **Mailing Address**

Mailing Address

Similar information will be asked of any Co-borrower on the mortgage.

#### **Socially Disadvantaged**

- Based on the definition given for Socially
- Disadvantaged, do you meet the qualification?

#### **Government Monitoring Purpose information**

- Ethnicity
- Race
- Gender



← Back to All Applications	Personal Information		
Application Dashboard >			
Personal Information >	Homeowner Information		
€ Employment >	* First Name	* Last Name	* Social Security Number
Property >	Enter first name This field is required	Enter last name This field is required	###-##-#####
Mortgage >	* Date of Birth	Are You A Veteran?	* Marital Status
Financial	mm/dd/yyyy 🗖	No	
Supporting Files >	* Is there a Co-Borrower?	* Preferred Language	
Application Summary >		~	
Sion and Submit >			
	Homeowner Contact Information		
	* Primary Phone Number	* Primary Phone Type	* Best Time to Call
	848-488-4888	×.	
	Include a secondary phone number		
	Property Address		
	* Address 1	Address 2	* City
	Enter address		Enter city
	* State	* County	* Zip Code
	This field is remained	This field is consisted	Enter zip code
	• тиз леци з тецинеч	<ul> <li>тлів леці да технитех.</li> </ul>	
	* Total # of Persons Living at this Address	Total # of Dependents Living at this Address	
	This field is required		



Mailing Address					
Same As Property Address					
* Address 1	Address 2	* City			
Enter address Enter city					
* State	* County	* Zip Code			
AR V	×	Enter zip code			
Socially Disadvantaged					
Homeowner Assistance Fund programs may prioritize a portion of funds for applicants who qualify as socially disadvantaged. The act defines "socially disadvantaged individuals" as 'those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities." Please choose the option that best describes how you meet this definition of socially disadvantaged.					
qualifications.	ore by a preponderance of effective and they meet are				
Do you meet the definition of socially disadvantaged?					
Government Monitoring Purpose Information					
The following information is requested by the federal government in order to monitor compliance with federal statues that prohibit discrimination in house. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on a basis of this information, or on whether you choose to furnish it. If you do not furnish ethnicity, race, or gender, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to answer, please select the appropriate choice in each section.					
Homeowner					
* Ethnicity Please choose one					
O Hispanic or Latino	O Not Hispanic or Latino	<ul> <li>I do not wish to answer</li> </ul>			
* Race Please choose all that apply					
American Indian or Alaska Native	Asian	Black or African American			
Native Hawaiian or Other Pacific Islander	White	I do not wish to answer			
* Gender Please choose one					

### **Tell Us About Your Hardship**



Hardship Information		
I (We) am/are requesting review under the HAF program, I am having difficulty m	aking my required monthly payment(s) because:	
* My household income has been reduced due to:	* Hardship Statement	
	✓ Statement	
Save Progress Continue to Employment Page		
oonande te employment ruge		

In this section, declare your reason(s) for hardship and your reason for applying for mortgage assistance. Select the most relevant from the following:

- Job loss related to pandemic
- Job loss unrelated to pandemic
- Reduction in income related to pandemic
- Reduction in income unrelated to pandemic
- Increased healthcare expenses
- Increased costs due to care of a family member
- Increased costs due to healthcare
- Other

Please include relevant information of your hardship in the "Hardship Statement" box.

## **Employment Information**



In this section you will be asked if you are eligible for unemployment. This is not asking if you are receiving unemployment benefits, only that you are eligible.

If you select that you are currently employed, you will be asked to provide information about your employer and length of employment with them.

← Back to All Applications		Employment Info
Application Dashboard	>	
Personal Information	>	Employment Information
Employment	>	Eligible for Unemployment:
Property	>	Homeowner
Mortgage	>	
Financial	>	Homeowner Employment Information
Supporting Files	>	* Currently Employed?
Application Summary	>	O No
Sign and Submit	>	
		Back Save Progress Continue to Property Page



Homeowner Employment Information				
* Currently Employed?				
O Yes ○ No				
* Employer's Name	* Employer's Address	* Employer's City		
Enter Employer's Name	Enter Employer's Address	Enter Employer's City		
* Employer's State	Employer's County	* Employer's Zip Code		
~	~	Enter Employer's Zip Code		
* Employer's Phone	* How long with Employer?	If Self Employed, Name of Company		
###-###-####	~	Enter the Name of Your Company		

## **Property Information**



This section will ask you for more information about the property in question. Please make sure that for the insurance and tax information that if your mortgage includes an escrow, you choose the **"Servicer does"** option as that is what is included in your escrow.

← Back to All Applications	* Last Known Appraised Property Value		
Application Dashboard >	\$		
Personal Information >	* I want to	<ul> <li>Colliste assesses</li> </ul>	
Employment >	Keep the property     The property is my	) sei me property	
Property >	Primary Residence	Second Home	Investment
Mortgage >	* The property is currently		
€ Financial >	U Owner Occupied	<ul> <li>Kenter uccupied</li> </ul>	
Supporting Files >	Property Taxes & Fees		
Application Summary >	Property Taxes & Fees		
Sign and Submit >	* Who pays the real estate tax bill on your property?		
	·		
	* Are the taxes current?      No		
	* Do you pay Condominium or HOA fees?		



Hazard Insurance	
Hazard Insurance	
* Who pays the hazard insurance premium for your property?	
× _	
* Is the policy current?	
No	
* Name of Insurance Company	* Insurance Company Tel #
	###-###-####
Judgments on this Property	
Judgments	
* Are there any judgments on this property?	
⊖ Yes	
O No	
Rack Save Progress Continue to Mortgage Page	
Back Save Progress Continue to Wortgage Page	

### **Mortgage Information**



In this section you will be providing information about any mortgages you are requesting assistance with. These mortgages must be for your primary residence.

The following information will be needed to process your application:

- Mortgage Servicer
- Loan Number (include all preceding zeros)
- Current total balance of the mortgage
- How many days behind on your mortgage are you
- How much the normal monthly payment is
- What day of the month your mortgage payment is due (please remember that most mortgages have a grace period before you are charged a late fee)
- You Loan's type
- Your Loan programs

You may add up to 4 mortgages in the application. If you have more mortgages to request assistance for, we can help in having those added.



Mortgage Information 1		
Mortgage Servicer	Servicer Contact Phone Number	
~	###-###+####	
From your monthly mortgage statement select who the payments are sent to.		
Lender		
~		
Loan Number	Mortgage Balance	Mortgage Delinquency Status
Enter Loan Number	\$ Enter Balance	
Mortgage Payment	Mortgage Payment Due Date	Interest Rate
\$ Enter Payment	· ·	Enter Interest Rate
Loan Type	Adjustment Date	Federal Loan Program
~	mm/dd/yyyy	
Are you in foreclosure?  No Are you in forbearance?	mm/ad/yyyy	

### **Financial Information**



The Financial Information section will ask you to total your monthly gross (before taxes) income. We may ask for income documentation during the process to verify your income.

You may also include your relevant monthly expenses here so that we have a greater idea of your situation.

Financial Information			
Monthly Income Information			
MONTHLY GROSS INCOME (PRE-TAX)			
Input all amounts of your current monthly gross income in this column. The fields that are already listed are required. If there is no income amount, input \$0. If you have additional income, select the "add" button to add another row and select the source from the dropdown menu. If no category is relevant, select "Other". You can add up to 4 additional income sources.			
* Homeowner Salary/Wage			
\$			
* Spouse Salary/Wage			
\$			
	TOTAL GROSS INCOME		
ADDITIONAL INCOME SOURCES			
You can add up to 4 additional income sources.	\$0.00		
+ Add Another Income Source			



Monthly Expense Information			
MONTHLY EXPENSES			
Input all amounts of your current monthly expenses in this column. The fields that are already listed have been brought over from your input on previous pages. If you have additional expenses, select the "add" button to add another row and select the source from the dropdown menu. If no category is relevant, select "Other".			
ADDITIONAL EXPENSES	TOTAL EXPENSES		
You can add up to 4 additional monthly expenses. If you have additional property related expenses, you can add them on the Property Page,	\$0.00		
+ Add Another Expense			
Bankruptcy			
BANKRUPTCY INFORMATION			
* Have you filed for bankruptcy?			
No			
Back Save Progress Continue to Unload Supportion Files			
bask Gare ringress Contracto opical componently rics			

## **Uploading Documents**



On the Upload Documents screen will be prompted to upload required and supporting documents.

#### **Required Documents**

- Valid government ID
- Most recent Mortgage and/or Utility statement(s) reflecting delinquent balance.

#### **Supporting Documents**

- Completed Application (Application will automatically upload to the Supporting Files section once the application is submitted)
- Hardship Letter and Signed Hardship Affidavit (Hardship Letter and affidavit will automatically upload to the Supporting Files section once the application is submitted)
- Income Documents for the year of hardship Borrower and Co-Borrower (If Applicable)
- LIHEAP Notice of Action form (If applying for the Utility Program)
- Self-Employment Attestation form, if applicable
- Zero Income or Cash Income Attestation form, if applicable
- Power of Attorney or Probate Documents, if applicable

Once you have uploaded these you will be able to move on.

Please note, you may be required during the review process to upload income documentation reflecting the time period of hardship and/or other documents depending on your situation.



← Back to All Applications		Supporting Files	
Application Dashboard	>	The following files are required to process your application. Forms below can be downloaded and filled out. Gather any other required documentation and upload them all below. For ass	sistance, please contact your a
Personal Information	>	To download and/or upload a supporting file, follow these steps for each file:	
Employment	>	1. Start by downloading and filling out the required pdf forms (underlined in blue).	
Property	>	<ol> <li>Select Upload to upload the corresponding file.</li> <li>Any additional files can be uploaded using the button at the bottom labeled "Upload Additional Supporting Files".</li> <li>Repeat as many times as needed.</li> </ol>	
Mortgage	>	Note: Files can be no larger than 50MB. If you are unable to upload the required documents, please follow the instructions on the Contact Us page for other ways to meet these requirem	ients.
Financial	>		
Supporting Files	>	Required Supporting Files	
Application Summary	>	Valid Government ID (for all borrowers on mortgage and spouses)	FILE(S) UPLOADED:
Sign and Submit	>	Examples: Driver's License, Passport, State Identification Card, Voter Registration Card, Library car, Student ID, Social Security Card, Military ID, Naturalization certificate, Lawful permanent residency card, Employment authorization document	Dipload File
		Account Statements from Your Mortgage Company(s) or Your Utility/Internet Company(s)	FILE(S) UPLOADED:
		For MORTAGE REINSTATEMENT ASSISTANCE: Please provide a copy of your most recent mortgage statement clearly showing your name, property address, Servicer's name, loan number, amount past due and payment address. For UTILITY ASSISTANCE: Please provide a copy of your your most recent utility statement(s) such as electric, gas, propane, water, or internet service, including broadband internet access service. The document(s) should indicate your name, property address, account number, monthly payment amount, payment due date, past due amount and payment address.	Upload File



Ð	Additional Supporting Files	
٥	Completed Application (signed by all borrowers on mortgage and spouses) Completed Application (signed by all borrowers on mortgage and spouses)	FILE(S) UPLOADED:
D	Hardship Letter and Signed Hardship Affidavit Hardship Letter and Signed Hardship Affidavit	FILE(S) UPLOADED:
٥	Income Documents for year of hardship borrower and co-borrower (if applicable) 2020 Federal Tax Return; or provide most recent tax filing + self-certification attesting stating no substantial change in income; If neither of the above are available, provide other documents to substantiate monthly income for the last 60 days	FILE(S) UPLOADED:
٥	LIHEAP notice of action form (Utility Program only) LIHEAP NOA indicates either denied, or require more assistance than LIHEAP could provide.	FILE(S) UPLOADED:
٥	Self-employment attestation form, if applicable AR HAF - Self-Employment Form.pdf Any applicant who is self-employed should complete this form if they are submitting current income OR if they are submitting 2020 income and have not yet filed taxes. You may submit a copy of the 2020 tax return in place of this form.	FILE(S) UPLOADED:
٥	Zero income or Cash income attestation form, if applicable <u>AR HAF - Zero Income and Cash Income Certification Form.pdf</u> To be completed by adult household members who are claiming zero income or cash income from any sources.	FILE(S) UPLOADED:
D	Power of Attorney or Probate Documents, if applicable Power of Attorney or Probate Documents, if applicable	FILE(S) UPLOADED:
Bac	k Save Progress Continue to Application Summary Page	



If any required or supporting documents are needed to satisfy the Supporting Files section, you can save your progress by clicking on "Save Progress" at the bottom of the page. Log back into the application portal once you are ready to proceed forward on completing your application.

If you have satisfied the required and supporting documentation proceed forward by clicking "Continue to Application Summary Page" to be navigated to the Application Summary.

## **Application Summary**



Under the Application Summary Section, you can review every section of the application for completeness and accuracy.

E Application Summary		
Thank you for completing the application. It is very important that your personal information is correct, so please take a moment to review and make any necessary changes.		
Sections marked with () are incomplete and must be filled out before the application can be submitted.		
When you feel it is accurate and complete, click the Continue to Sign and Submit button to complete the application.		
Program		
Utility/Internet Assistance Program		
22 Personal Information	+	
Employment	+	
Property	+	
Mortgage	+	
Financial	+	

### Sign and Submit

After you have uploaded your required documents and reviewed the application summary page you will be promoted to the Sign and Submit Application page. Here you will click on "Send for Signatures" able to have the Legal documents package email for you to by DocuSign. This package will consist of the Hardship Affidavit and a Third-party Authorization form.

This packet gives permission to speak to your mortgage servicer/provider on your behalf. Once you have successfully signed packet, your "Submit Application" will become highlighted confirming that the signatures were received you can proceed forward with submitting your application for processing and review.



	Sign and Submit Application	
Thank a mon	you for filling out the application. It is very important that your personal information is correct, please take nent to review everything on the <u>Application Summary page</u> .	
Pro	gram	
Utility/	Internet Assistance Program	
Requ	ired Documents to be Signed	
IMPOR	RTANT:	
To ser • Yo • Yo Select	d your Legal Documents Package for signature(s), you must complete all required fields and upload all require ou will be emailed a link (check spam and/or trash folder in your email or select <b>"Resend Email"</b> to send again) ou must sign all of the required documentation the resend button if you haven't received the Docusign email	d supporting files. Once complete, you will need to select the <b>"Send for Signatures"</b> button. Once you do
D	Legal Documents Package	
	This package includes the following documents:	SIGNATURES
	Application Package	≅ Send for Signatures
To sub Legal I signed	mit your application, you must complete all required fields, upload all required supporting files, and sign the Documents Package. When you feel all information is accurate and all required documents have been I, select <b>"Submit Application"</b> to complete your application.	

Selecting the Submit Application button is the last step in submitting your application. Once you submit your application,

your assigned Eligibility Analyst will contact you for next steps with your application.

You will be able to log back into the Application Portal to review the status of your application at any point in time. You can also Contact our call center at 888.698.0964 Monday – Friday, 8 – 5pm.