

Step 1

- ▲ A. Lender reserves loan(s) in MAS System
- ▲ B. Lender underwrites file
- ▲ C. Lender uploads and submits file to CalHFA for Conditional Approval

Step 2

- ◆ A. File is put in line for compliance review
- ◆ B. CalHFA reviews file for compliance
- ▲ C. If file is suspended by CalHFA, lender submits all suspended items

Step 3

- ◆ A. CalHFA issues conditional approval
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 B. Lender requests EEM Grant funds
- ▲ C. Lender draws docs
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 D. CalHFA forwards EEM Grant funds to Escrow/Title
- ▲ E. Lender funds
- ▲ F. Lender uploads and submits first mortgage purchase package to Lakeview Loan Servicing AND subordinate loan package(s) to CalHFA within 10 business days of loan closing

Step 4

- A. Lakeview Loan Servicing reviews purchase package on first mortgage AND CalHFA reviews subordinate loan package(s)
- ▲ B. If file is suspended by CalHFA and/or Lakeview Loan Servicing, Lender submits all suspended items
- C. CalHFA and/or Lakeview Loan Servicing Purchases Loan

Symbol Key



Lender



CalHFA



CalHFA/Lakeview Loan Servicing



EEM Grant task only