

HOMEOWNERSHIP DOWN PAYMENT ASSISTANCE PROGRAM

14-STEP GUIDE

Accepting
applications
beginning
Aug. 4, 2025



Step One

Pre-Approval letter from lender

The application process starts with a valid pre-approval letter from a reputable Lender.

Step Two

**Email the Pre-Approval Letter
to MobileCountyHDP@mobilecountyal.gov**

An email response will be provided within two (2) business days. Request will be made for the following:

- a. Proof of Residency.
 - i. One of the following documents is acceptable as proof of residency during the storms - September 11, 2020- October 29, 2020:
 1. Utility Bill
 2. Vehicle Tag Receipt
 3. Tax record (showing address)
 4. Lease agreement/Mortgage Statement
 5. Alternate documents must be pre-approved before submission.
- b. Duplication of Benefits Certification
- c. Household Size
- d. Income Documentation
- e. Home Ownership Status

Step Three

Documents verified

- a. If documents are verified to be accurate, the applicant will be enrolled in Homebuyer Counseling.
- b. If documents do not meet program guidelines, a denial email will be sent to the applicant.

Step Four

The HDP application will be provided to the prospective homebuyer after the Homebuyer Counseling is completed.

The completion certificate must be emailed to:
MobileCountyHDP@mobilecountyal.gov
before the application will be provided.

Step Five

The prospective homebuyer will complete the HDP application and submit all required information and documentation to the lender.

Step Six

The lender will submit the completed HDP application, lender's loan application, loan estimate, and purchase agreement to the County and funding is reserved.



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Step Seven

The prospective homebuyer's eligibility for HDPA is subject to a final review for compliance by the County.



Step Eight

The County reserves 15 working days to review and approve completed applications.

- a. Applications are considered incomplete if any of the required information or documentation is not submitted with the application and will take longer than 15 days to approve.



Step Nine

A home inspection will be scheduled for the property included in the application.



Step Ten

Final Approval

- a. If the request for assistance is approved, the County will notify the applicant, lender, and designated closing title company with a Conditional Letter of Approval.
- b. If the request for assistance is denied, a letter will be sent to the applicant and lender with specific reasons for the denial.



Step Eleven

Closing process begins



Step Twelve

Applicant will meet with a Mobile County representative to sign agreements.



Step Thirteen

Closing on property



Step Fourteen

Annual Continued Residency begins and continues throughout the affordability period.

**SCAN FOR
MORE INFORMATION**

