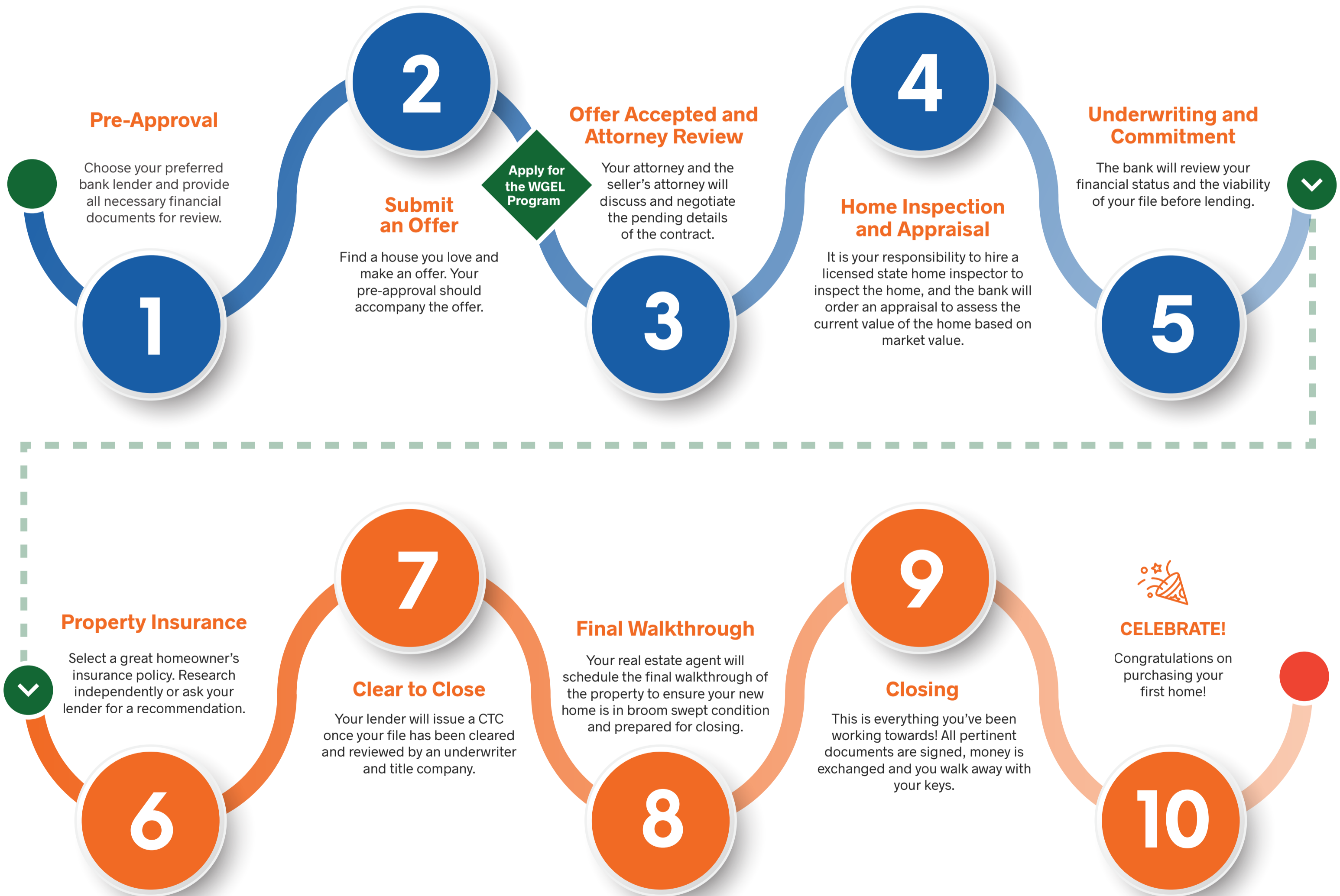


Your Roadmap to Buying a Home



Wealth Gap Equalizer Loan: Program Phases

1.

**Complete a HUD
Approved, Certified
First Time Home
Buyer Program**



2.

**Submit Your WGEL
Application**

Run through this checklist at home to verify that you're eligible for the WGEL program. Submit your application if you meet the below criteria.

- Black or non-White Hispanic
- A First Time Home Buyer (FTHB)
- Purchasing a South Orange or Maplewood property as primary residence
- Mortgage Pre-Approval Letter
- A Certificate of Completion from a HUD Approved FTHB Program



3.

**Application
Review & Notification**

Completed applications are reviewed within 72 hours of receipt. You will receive an approval or denial letter by email within 7 business days of submission. Additional documents may be requested during this phase.



4.

**Interview &
Loan Issuance**

- Review loan terms and expectations
- Prior to closing, submit Mortgage Commitment Letter and completed 1003
- Sign closing documents

