



**BCL of Texas & Bank of America  
Community Affordable Loan Solution (“CAFLS”)  
Get Started – Client Guide**

Through Bank of America’s Community Affordable Loan Solution program BCL of Texas can provide you with the homebuyer education and one-on-one counseling session requirements needed to get you on the road towards homeownership!

\*All fees incurred during a homebuyer education class registration will be refunded after program completion is verified. All notifications of refunds will be communicated via email.

**Step 1: Create your online account**

- Go to [www.bcloftexas.org/signup](http://www.bcloftexas.org/signup)
- Click on “Housing and Homeownership” > **Bank of America – Market Community Affordable Loan Solutions** > In the “How did you hear about us?” section, select “**Banker**”, Please Specify your Loan Officer Name and email.
- You will receive an email to activate your account and set up a password (Note, please check your junk/spam accounts).
- Continue through verifying your email, creating a password to your profile and completing your online profile.

**Step 2: Register for a Homebuyer Education Class**

- Sign up for a Homebuyer Education Course (if you haven’t completed it yet) *either* with our LIVE via Zoom **or** online self-paced.
  - **LIVE Virtual Class:** This is a LIVE Zoom class to gain the knowledge you need to become a confident, educated and prepared home buyer. Sign up for a class that begin with **BofA. CAFLS Program – Homebuyer Education**. This course is provided at no fee.  
[https://bcltexas.force.com/bcltexasoft/NWSHOP\\_TrainingCenterCPS](https://bcltexas.force.com/bcltexasoft/NWSHOP_TrainingCenterCPS)
  - **ONLINE Self-paced:** Prefer to take the course online on your own time? Visit [www.ehomeamerica.org/bcl](http://www.ehomeamerica.org/bcl) to register for online Homebuyer Education. **Use code BOACALS74** for \$74 off original price of \$99. Course fee will be \$25\* after code adjustment.

**Step 3: Schedule a 1-on-1 Counseling Session**

- Schedule your 1-on-1 counseling session with a HUD approved counseling at <https://calendly.com/bclbofa>
- Prepare and upload the required documents to your BCL profile, [https://bcltexas.force.com/bcltexasoft/NWSHOP\\_CommunitiesLoginCPS](https://bcltexas.force.com/bcltexasoft/NWSHOP_CommunitiesLoginCPS).  
**Please use this required document checklist to gather documents-**  
<https://bit.ly/boacounselingdocs>
- During your session, your counselor will review your budget and credit report to determine mortgage readiness and affordability.
  - Clients who will need more than six months to become mortgage ready will be requested to participate in monthly follow-up check-ins.

**Outcome:** Your homeownership assessment and Bank of America certificate of completion will be sent to you and your Bank of America point of contact. We are here to help and support you during your homeownership journey! Reach out to by going to [www.bcloftexas.org/boa](http://www.bcloftexas.org/boa) or emailing us at [boa@bcloftexas.org](mailto:boa@bcloftexas.org).