



BCL of Texas & IBC Bank Homeownership Counseling & Education Program Get Started – Client Guide

BCL of Texas, in partnership with IBC Bank, is providing the Homeownership Counseling & Education program for those interested in IBC Bank's special mortgage products and services. Together, we will work to get you ready for homeownership!

Step1: Connect with your [IBC Bank Mortgage](#) Loan Officer

- Your IBC Bank Mortgage Loan Officer will be your point of contact and will be responsible for guiding and helping you select a mortgage product that is right for you when the time comes.
- Your IBC Bank Mortgage Loan Officer will be able to [refer you directly](#) to BCL of Texas to begin homebuyer education and one-on-one counseling services.

Step2: Register and complete in a Homebuyer Education (HUD approved course)

- Visit <https://www.ehomeamerica.org/bcl> to take the online course.

Step 3: Gather all required documentation before your housing counseling session

- Please use the **required document checklist** to gather all the appropriate information to be prepared before you schedule a one-on-one meeting with a housing counselor.

Step 4: Schedule a one-on-one housing counseling session

- Schedule your one-on-one housing counseling session with your BCL counselor at www.calendly.com/bclibc
- Prepare and upload the required documentation to your BCL Profile
 - Please using this required documentation checklist
- During your session, your counselor will provide a financial assessment, identify and create a plan of action for any barriers that may prevent you from homeownership, and help you submit a complete financial package back to your IBC Mortgage Bank point of contact.

Outcome: Your homeownership assessment and complete financial application package will be sent to your IBC Bank point of contact to begin the mortgage application process. We are here to help and support you during your homeownership journey!