



**BCL of Texas & Bank of America
Community Affordable Loan Solution™
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 requirements needed to get you on the road towards homeownership! A good place to start is on our Bank of America Partnership page at www.bcloftexas.org/boa.

Step 1: Create your online account.

- Go to www.bcloftexas.org/signup
- Click on “Housing and Homeownership” > **Bank of America – Market Community Affordable Loan Solution** > 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, and completing your online profile. If you see an error message, you don’t need to call us right away. The links below may still get you to where you need to go.

Step 2: Register for a Homebuyer Education Class

- Sign up for a Homebuyer Education Course (if you haven’t completed it yet) using one of the two options below. The course fee will be \$99 for either option:
 1. **LIVE Virtual Class:** This is a LIVE Zoom class to gain the knowledge you need to become a confident, educated and prepared home buyer. [To sign up click here](#), select a date for “**BANK of AMERICA - CALS Program – Homebuyer Education.**”
 2. **ONLINE Self-paced:** Prefer to take the course online on your own time? Visit www.ehomeamerica.org/bcl to register for online Homebuyer Education.

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

- Schedule your 1-on-1 counseling session with a HUD approved counselor at www.calendly.com/bclbofa
- Prepare and upload the required documents [to your BCL profile](#),
Please use this required document checklist - <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 us by going to www.bcloftexas.org/boa or emailing us at boa@bcloftexas.org.