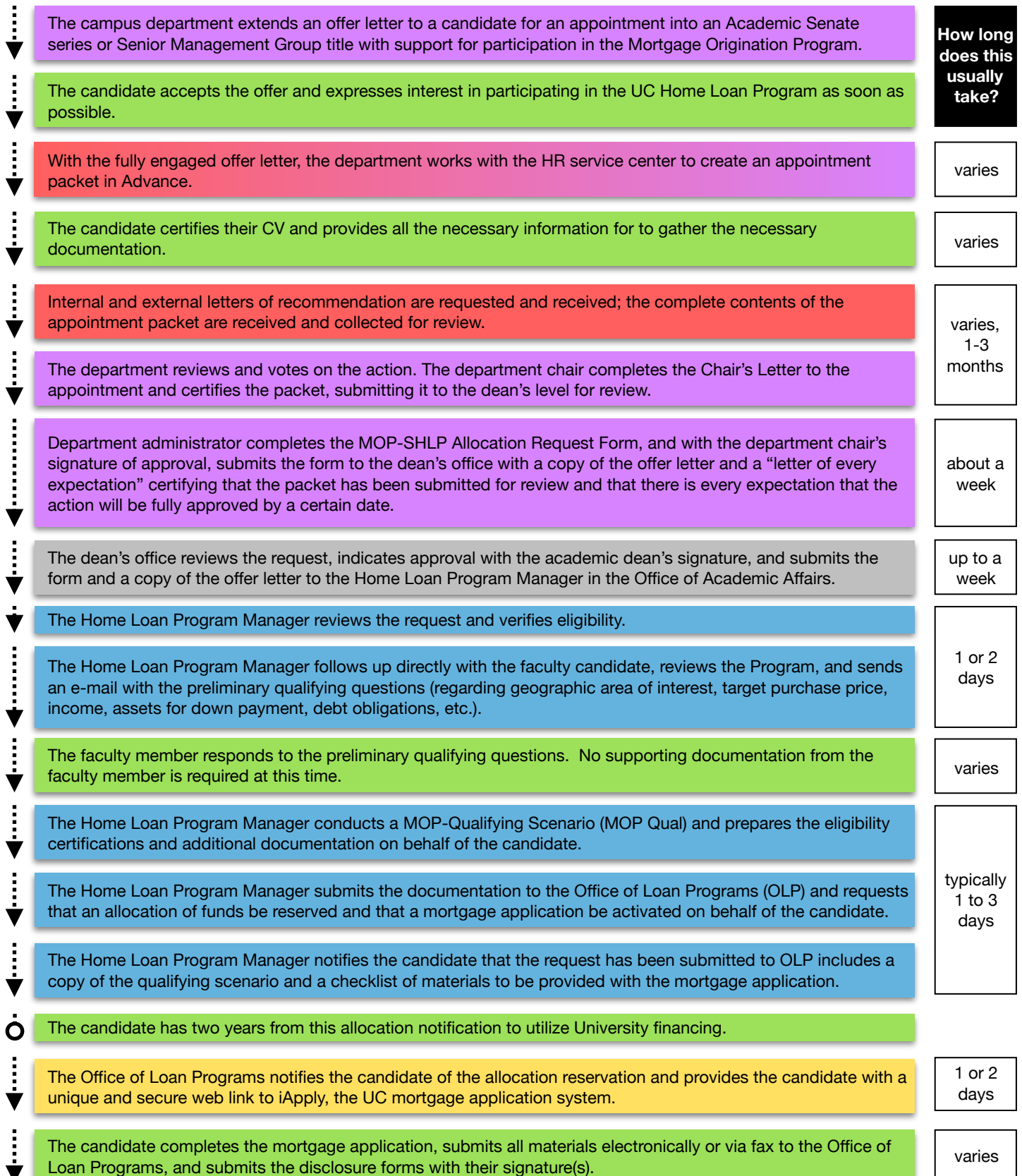# What are the steps in the MOP process? How long does this usually take?

Candidate	Department	HR	Administration	Home Loan Program Manager	Office of Loan Programs

Appointment Pending

For faculty being recruited to an Academic Senate appointment or appointments pending:

Step	How long does this usually take?
The campus department extends an offer letter to a candidate for an appointment into an Academic Senate series or Senior Management Group title with support for participation in the Mortgage Origination Program.	
The candidate accepts the offer and expresses interest in participating in the UC Home Loan Program as soon as possible.	
With the fully engaged offer letter, the department works with the HR service center to create an appointment packet in Advance.	varies
The candidate certifies their CV and provides all the necessary information for to gather the necessary documentation.	varies
Internal and external letters of recommendation are requested and received; the complete contents of the appointment packet are received and collected for review.	varies, 1-3 months
The department reviews and votes on the action. The department chair completes the Chair's Letter to the appointment and certifies the packet, submitting it to the dean's level for review.	
Department administrator completes the MOP-SHLP Allocation Request Form, and with the department chair's signature of approval, submits the form to the dean's office with a copy of the offer letter and a "letter of every expectation" certifying that the packet has been submitted for review and that there is every expectation that the action will be fully approved by a certain date.	about a week
The dean's office reviews the request, indicates approval with the academic dean's signature, and submits the form and a copy of the offer letter to the Home Loan Program Manager in the Office of Academic Affairs.	up to a week
The Home Loan Program Manager reviews the request and verifies eligibility.	
The Home Loan Program Manager follows up directly with the faculty candidate, reviews the Program, and sends an e-mail with the preliminary qualifying questions (regarding geographic area of interest, target purchase price, income, assets for down payment, debt obligations, etc.).	1 or 2 days
The faculty member responds to the preliminary qualifying questions. No supporting documentation from the faculty member is required at this time.	varies
The Home Loan Program Manager conducts a MOP-Qualifying Scenario (MOP Qual) and prepares the eligibility certifications and additional documentation on behalf of the candidate.	
The Home Loan Program Manager submits the documentation to the Office of Loan Programs (OLP) and requests that an allocation of funds be reserved and that a mortgage application be activated on behalf of the candidate.	typically 1 to 3 days
The Home Loan Program Manager notifies the candidate that the request has been submitted to OLP includes a copy of the qualifying scenario and a checklist of materials to be provided with the mortgage application.	
The candidate has two years from this allocation notification to utilize University financing.	
The Office of Loan Programs notifies the candidate of the allocation reservation and provides the candidate with a unique and secure web link to iApply, the UC mortgage application system.	1 or 2 days
The candidate completes the mortgage application, submits all materials electronically or via fax to the Office of Loan Programs, and submits the disclosure forms with their signature(s).	varies

| Candidate | Department | HR | Administration | Home Loan Program Manager | Office of Loan Programs |

For Faculty Being Recruited to An Academic Senate Appointment—Appointment Pending

Step	How long does this usually take?
Once the Office of Loan Programs receives a completed mortgage application, an underwriter is assigned to the candidate. Once all outstanding items are collected and the application is fully reviewed, a pre-approval certificate can be provided within five working days.	3 to 5 days
The candidate receives the pre-approval certificate, searches for a home, and places an offer using the UC MOP Pre-Approval Certificate. If the certificate expires during the home search, or financial circumstances change, the candidate can update their application and pre-approval using their original link to iApply.	varies
The candidate's offer is accepted, and the candidate notifies the underwriter in the Office of Loan Programs.	varies
The Office of Loan programs orders a UC-approved appraisal, updates the credit, and underwrites the property.	
The candidate and the underwriter work with the realtor, title, and escrow companies to move the transaction through escrow to closing. UC requires a 30-day escrow period.	varies

The candidate must be in the MOP-eligible appointment within 180 days of loan funding.

The Home Loan Program Manager will provide verification from OLPPS to the Office of Loan Programs when the appointment is complete and entered into the personnel system.