

The Mortgage Grant Assistance Initiative Grant Guidelines

As the charitable arm of the Mortgage Bankers Association (MBA), the MBA Opens Doors Foundation® is the charity of choice for the real estate finance industry. The MBA Opens Doors Foundation's Mortgage Grant Assistance Initiative provides mortgage payment assistance to families with critically ill or injured children, easing the overwhelming financial burden that comes with a critical childhood illness or injury.

All applications must be submitted using the web-based application portal. Incomplete applications will not be accepted. To access the portal, please visit: <https://www.mbaopensdoors.org/ourhospitals/apply-for-a-grant/> or go to applications.mbaopensdoors.org to create an account. Before submitting an application, please review the following guidelines and criteria:

1. Families with a child 18 years old or younger who is critically or chronically ill or seriously injured, as certified by medical or hospital personnel authorized by MBA Opens Doors Foundation, are eligible. A list of qualified, partner hospitals can be found here: <https://www.mbaopensdoors.org/interactive-map/hospital/>.
2. The parent or legal guardian must hold the mortgage of the primary home where the child resides. Primary home must be in the U.S. and/or U.S. territories.
3. The child must have at least seven days of inpatient hospital care or at least fourteen days of documented, full-time professional home care within the last twelve months. Only inpatient dates at a partner hospital are eligible. Outpatient/clinic treatments are not considered inpatient hospital care for purposes of this application.
4. Family must provide evidence of financial hardship.
5. A family is allowed one grant. Families who have received an MBA Opens Doors Foundation grant in the past are no longer eligible. Payment must be for first mortgage only, escrow, subject to the terms of the existing mortgage.
6. The applicant's mortgage must be current. All applications must have the most recent mortgage statement attached (see Table 1). MBA Opens Doors Foundation will make payments for the exact amount of the mortgage payment, up to \$2,000. If the payment exceeds the maximum grant of \$2,000, the Foundation asks that the funds be transmitted by direct deposit to the family's bank account. MBA Opens Doors Foundation will make one payment on the primary mortgage of a family's primary residence.
7. Applications must be complete and submitted by the 1st of the month to be considered for a grant for the first of the next month. Applications that are not complete by the 1st of the month must be resubmitted for review. Please note, there are limited grants available. Complete applications for eligible families will be considered in the order in which they are received.



8. All mortgage assistance applications will be reviewed on a case-by-case basis regardless of race, color, religion, national origin, sex, age, pregnancy, genetic information, military and veteran status, marital status, personal appearance, gender identity or expression, sexual orientation, and political affiliation. All application information is subject to verification. Any application found to have false information will not be considered.
9. Applicants receiving any form of regular governmental assistance should make sure that receipt of a grant will not adversely affect their assistance.

10. The Board of Directors of the MBA Opens Doors Foundation reserves the right to deviate from its established guidelines without notice at its sole discretion.

* Guidelines are subject to change and grants are subject to available funds.

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Table 1. Timelines for Completion, Proof of Payment, and Grant Awards.

Application Completed/ Submitted	Must provide proof current on mortgage payments through	Grant Awarded
December 2–January 1	November	February 1
January 2–February 1	December	March 1
February 2–March 1	January	April 1
March 2–April 1	February	May 1
April 2–May 1	March	June 1
May 2–June 1	April	July 1
June 2– July 1	May	August 1
July 2–August 1	June	September 1
August 2–September 1	July	October 1
September 2–October 1	August	November 1
October 2–November 1	September	December 1
November 2–December 1	October	January 1