Date: November 22, 2021

Dear Lender Letter 2021-13

To: All Tribes
          All Tribally Designated Housing Entities
          All Section 184 Approved Lenders and Servicers
          Department of Hawaiian Home Lands
          All Section 184A Approved Lenders and Servicers

Subject	Native Advantage Claims Module
Purpose	The purpose of this Dear Lender Letter (DLL) is to announce the release of the first component of Native Advantage, ONAP's new loan management platform to support the Section 184 and Section 184A programs. .
Effective Date	The Native Advantage Claims Module will be ready for registered users on December 1, 2021. All ONAP-approved Direct Guarantee (DG) Lenders and Servicers must begin using the Native Advantage Claims Module to submit all claims by January 1, 2022. Claims submitted using the ONAP Catalyst Case Binder Module will no longer be accepted after December 31, 2021.
Public Feedback	HUD welcomes feedback from interested parties for a period of 30 calendar days from the date of issuance. To provide feedback on this policy document, please send feedback to Section184Comments@HUD.gov. HUD will consider the feedback in determining the need for future updates.
Affected Programs	This guidance applies to the Section 184 and Section 184A programs.

Background
HUD is currently developing Native Advantage, a multi-year information technology (IT) modernization initiative for the Section 184 and 184A programs. Native Advantage, when completely built, will cover all loan functions from origination to claims and loan closeout.

HUD will be releasing Native Advantage functionalities through a series of modules, once the modules have been developed and tested. When fully operational, Native Advantage will replace the current paper-based/manual processes and will merge functionality of ONAP Catalyst.

Native Advantage Claims Module
The Claims Module automates the preparation and submission of claims for Section 184 and 184A guaranteed loans. DG Lenders and Servicers will now be able to prepare, submit and track claims from the initial draft and submission through closure in the Native Advantage one-stop portal.

All claim types are included in the Claims Module: Conveyance – Parts A & B, Assignment, Supplemental Claims, Claims Without Conveyance of Title (CWCOT), Pre-foreclosure Sale (PFS) claims, Special Forbearance and Loan Modification Claims.

User Registration
ONAP will be creating Claims Module user accounts for eligible DG Lenders and Servicers. All eligible users must complete and send a Native Advantage Claims Module User Access Request Form to ONAP-OLGSystemsAccess@hud.gov.

When your account is created, you will receive an e-mail from NativeAdvantage@hud.gov with your username and the link to the Native Advantage Login Page. You will be prompted to establish a password. After successful registration, you must review the training materials and may begin actively using the Claims Module on the Native Advantage platform.

Questions
Any questions regarding this DLL may be directed to NativeAdvantage@HUD.gov.

Signature

Krisa M. Johnson

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Director, Office of Loan Guarantee
Office of Native American Programs