Date: December 16, 2021

Dear Lender Letter 2021-14

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	This Dear Lender Letter (DLL) announces a revision to DLL 2021-13 issued on November 22, 2021, which announced, among other things, the deadline all Office of Native American Programs (ONAP)-approved Direct Guarantee (DG) Lenders and Servicers must use the Native Advantage Claims Module to submit claims.
Effective Date	The Native Advantage Claims Module was ready for registered users on December 1, 2021. All ONAP-approved DG Lenders and Servicers must begin using the Native Advantage Claims Module to submit all claim types no later than February 1, 2022. Claims submitted using the ONAP Catalyst Case Binder Module will no longer be accepted after January 31, 2022.
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   DLL 2021-13 announced HUD's development of Native Advantage, a multi-year information technology 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.

DLL 2021-13 further announced 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.

The first module to be released under Native Advantage is the 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, Pre-foreclosure Sale claims, Special Forbearance and Loan Modification Claims.

DLL 2021-13 also announced all ONAP-approved DG Lenders and Servicers must begin using Native Advantage Claims Module to submit claims by January 1, 2022.

Native Advantage Claims Module Revised Deadline   Due to the volume of access requests and to allow ONAP-approved DG Lenders and Servicers time to transition to the new platform, under this DLL the new mandatory date to use the Native Advantage Claims Module to submit any new claims is now **February 1, 2022**.

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

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Por

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