What is Native Advantage?

- Native Advantage is a modernized platform that provides a single portal for users to manage all aspects of the Section 184 and 184A loan guarantee programs.
- Native Advantage is a secure, flexible, cloud-based platform, accessible through the internet, enabling remote, paperless document submissions and seamless interfaces capable of eventually supporting the full loan life cycle.
- Native Advantage allows DG Lenders immediate and expanded feedback reducing the time required to submit loan applications and claims.

When should I use Native Advantage?

- The first release of the Native Advantage Platform includes Claims processing.
- Starting December 1, 2021, DG Lenders and Servicers can submit claim submission through Native Advantage.
- Beginning February 1, 2022, all claim submissions must be submitted through the Native Advantage Claims Module. Any claims submitted through ONAP Catalyst prior to this date will continue through ONAP Catalyst until its completion.

What types of Claims can be submitted through Native Advantage?

- The first release of Native Advantage Claims allows users to submit all Claim types including Conveyance – Parts A & B, Assignment, Supplemental Claims, Claims Without Conveyance of Title (CWCOT), Pre-foreclosure Sale (PFS) claims, Special Forbearance, Loan Modification and Loss Mitigation.

How do I get access to Native Advantage?

- If you are an approved Section 184 or Section 184A DG Lender or Servicer, please fill out the Native Advantage Claims Module User Access Request Form and sending it to ONAP-OLGSystemsAccess@hud.gov.
- If you are a Servicer who has recently purchased a loan portfolio containing Section 184 or Section 184A loans, please contact
  ONAP-OLGSystemsAccess@hud.gov to request on-boarding.

When should I use ONAP Catalyst?

- All document submissions, except for Claims, will continue through ONAP Catalyst.
- Loan guarantee endorsements will continue to be available for submission through ONAP Catalyst.

What is the difference between Native Advantage and the ONAP Catalyst Platform?

- ONAP Catalyst was the first step in the modernization of the IT systems supporting the delivery of Section 184 programs. It was implemented to support the submission of CASE Binders enabling the remote work requirements imposed in response to COVID-19 and simultaneously reduce the costs of submission and storage of vast amounts of paper documents.
- Native Advantage is the next generation of ONAP Catalyst leveraging the full capabilities of the FHA Catalyst architecture to eventually support the full loan life cycle, including case number issuance, appraisal, firm commitment, document delivery, loan guarantee, active servicing, and claims.

How long will it take to fully implement Native Advantage?

- Full implementation of Native Advantage will be a multi-year effort. The Native Advantage platform will continue to add modules as development progresses. As schedules are finalized, ONAP will inform Native Advantage users through the Native Advantage homepage and email. The Claims Module is live. The Loan Origination and Appraisals Modules are scheduled to be released in 2022.

What is the Unique Entity Identifier (UEI) and how do I get one?

- By April of 2022, the federal government will require entities doing business with the federal government to use a Unique Entity Identifier (UEI) created in SAM.gov.
- If you are already registered in SAM.gov, your UEI will be assigned and viewable within SAM.gov; there is no action for registered entities to take at this time.
- You must provide your UEI to be granted access to Native Advantage. If you are not registered in SAM.gov, registration is free and users

should ensure that you are using the official SAM registration site with the link provided here: https://sam.gov/content/entity-registration

- Until April 2022, GSA will continue to require that entities register for a DUNS number with Dun & Bradstreet https://www.dnb.com before assigning the UEI and SAM.gov registration.