



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

OFFICE OF PUBLIC AND INDIAN HOUSING

Date: June 22, 2020

Dear Lender Letter 2020-07

To: All Section 184/184A-Approved Direct Guarantee Lenders
All Section 184/184A-Approved Direct Guarantee Underwriters
All Approved Section 184/184A Approved Lenders
All Tribes and Tribally Designated Housing Entities

Subject *Office of Native American Programs (ONAP) Catalyst: Electronic Document Delivery Module (EDD) – Section 184 and Section 184A Electronic Endorsement and Claim Submission.*

Purpose This Dear Lender Letter (DLL) announces ONAP’s implementation of the first module of the *ONAP Catalyst* system, a new web-based platform, and provides information for Lenders to prepare and submit Endorsement Case Binders and Claims packages electronically through this new platform.

Effective Date *ONAP Catalyst: EDD* will be available for submission of Section 184 and 184A endorsement case binders and loan guarantee claim submissions on July 1, 2020. Approved Section 184 and 184A Direct Guarantee (DG) Lenders and approved Servicers will receive training and will be onboarded to the system beginning July 1, 2020.

Background On March 13, 2020, President Trump declared a National Emergency concerning the Coronavirus (COVID-19) outbreak and initiated actions to stem the threat to public health and the American economy. Many of these actions include the need to avoid contact with other people or stay home. Also, many employers have suspended non-essential operations in compliance with State and Local government directives. This has hampered the ability of Section 184/184A lenders to fully comply with HUD requirements for the delivery of paper case binders and claim packages, as well as hampering HUD’s ability to process such paper files.

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As a result, HUD has accelerated the development and deployment of a system to securely deliver case binders electronically for endorsement and claims. This system, while limited in initial functionality, will enable lenders and HUD to continue to provide mortgages and the loan guarantee functions critical to the stability of the housing market during this emergency.

Platform Overview and Functionality

Section 184/184A DG Lenders and Servicers can use *ONAP Catalyst*: EDD to electronically transmit Section 184 and 184A case binders for endorsement and submit claim files for payment. A separate case binder must be submitted for each endorsement as further detailed in the *ONAP Catalyst*: Electronic Document Delivery Module user guide.

Endorsement Case Binders must be formatted in accordance with the existing paper Section 184 Indian Loan Guarantee Program Endorsement Submission stacking order:

- [HUD Form 50123: Section 184 Indian Loan Guarantee Program Endorsement Submission](#); and
- [184A Endorsement Submission Checklist Purchase](#) and [184A Endorsement Submission Checklist Refinance](#).

By transmitting a case binder through the *ONAP Catalyst*: EDD, the DG Lender/Servicer is certifying that the documents submitted electronically are true and correct copies of the original documents. Claim files being submitted using the *ONAP Catalyst*: EDD for the Section 184A Program must submit the original note, original recorded mortgage, and the original recorded assignment to HUD using overnight delivery to the following address:

U.S. Department of Housing and Urban Development
Attention Claims
451 Seventh Street SW, Room 4108
Washington, DC 20410

Platform Access and User Guide

DG Lenders and Servicers may request access to *ONAP Catalyst*: EDD via email: ONAP-OLGSystemsAccess@hud.gov

A user guide for the *ONAP Catalyst*: EDD will be posted on CodeTalk: www.hud.gov/Section184Lenders

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Affected Processes for Section 184 and 184A

- Lenders approved for Direct Endorsement may use the *ONAP Catalyst*: EDD for delivering Section 184 and 184A Test Case Binders, the initial submission, and to re-submit Endorsement Case Binders for reconsideration after a Notice of Return.
- Non-DG Servicers may use the *ONAP Catalyst*: EDD for the initial submission, and to re-submit Claim files for reconsideration after a Notice of Return.

Lender and Post Endorsement Monitoring

Loans selected for Lender monitoring or post endorsement review will require the submission of the original endorsement case binder from the DG Lender.

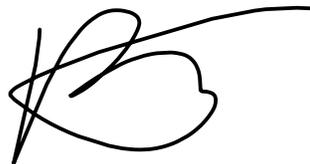
Section 184 Processing Guidelines

The provisions of this Dear Lender Letter will be incorporated into the Section 184 Processing Guidelines at a future date.

Questions

Any questions regarding this DLL may be directed to Krisa.M.Johnson@hud.gov.

Signature



R. Hunter Kurtz
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For Public and Indian Housing