Dear Participating Lenders:

The Department of Housing and Urban Development (HUD), Office of Public and Indian Housing (PIH), Office of Native American Programs (ONAP), is introducing a new computer system, custom designed to expedite the processing of mortgage loans for Indian housing, guaranteed by HUD's Section 184 program. This system will be launched in August 2017, and will be available to all lenders with direct guarantee approval, once the lender has participated in scheduled training.

All eligible lenders will be trained over a 5-week period, which will begin in August, shortly after the launch of the system. The training will be conducted electronically, and will take one-and-a-half days to complete.

The ONAP Loan Origination System, or ONAP-LOS, is a web-based system that will allow HUD and qualified participating lenders to automate case registration, reservation of funds, and the issuance of loan guarantee certificates. ONAP-LOS will:

- Allow ONAP's lender partners to register cases and submit requests to reserve funds electronically, from their offices.

- Provide participating lender partners with system-generated case registration and reservation of funds documents, as well as loan guarantee certificates.

- Provide lenders with a custom dashboard to instantly view the status of each case, and link to additional details.

- Eliminate mailing paper case binders to HUD, and provide a mechanism for electronically uploading and submitting borrowers' loan documents.

- Allow HUD staff to review loan files on-line, and electronically request any additional materials, as needed.

- Provide more efficiencies and real-time transparency, which will expand access to credit for eligible borrowers.

Additional announcements will follow, including the date and time of the trainings and more detail on the transition to the ONAP-LOS system. If you have any immediate questions, please send an e-mail to the ONAP LOS System Administrator, Michael Thorpe, at Michael.T.Thorpe@hud.gov.

Sincerely,

Heidi J. Frechette
Deputy Assistant Secretary
    for Native American Programs