

1 **SECTION 184 INDIAN HOUSING LOAN GUARANTEE PROGRAM POLICY**
2 **HANDBOOK**

3 **Chapter I – Doing Business with the Office of Loan Guarantee**

4 **Subsection D. – SERVICERS**

5
6 **Introduction**

7 All Section 184 Guaranteed Loans must be serviced by an ONAP approved Section 184
8 Servicer.

9 This Section addresses entities interested in obtaining approval to service Section 184
10 Guaranteed Loans.

11 **1. Eligible Servicer.**

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13 **a. Definition.**

14 An Approved Servicer means entities that have obtained approval from
15 ONAP to service Section 184 Guaranteed Loans in accordance with this
16 section, including Direct Guarantee Lenders that choose to service Section
17 184 Guaranteed Loans and Non-Direct Guarantee Lenders or financial
18 institutions.

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20 **b. Standard.**

21 Entities eligible to apply to ONAP for servicing approval includes:

- 22 • Entities applying for DG or Non-DG Lender status;
23 • DG Lenders;
24 • Non-DG Lenders;
25 • Approved FHA servicers, and;
26 • Entities with approval from another agency of the Federal Government
27 to service the agency’s insured, guaranteed or direct loans.

28 Entities actively servicing Section 184 Guaranteed Loans prior to XXXX,
29 2024, who are not also FHA-approved or other Federal agency approved
30 servicers, must contact ONAP at 184 LenderApproval@hud.gov for
31 additional guidance on the servicer approval process and how to request
32 an exemption from the requirement. Prior to and during notification to
33 HUD, pending HUD’s review these entities may continue servicing unless
34 otherwise directed by ONAP.

35 These entities must contact ONAP within 60 Days of the effective date of
36 this Chapter.

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1 **c. Required Documentation for the Servicer Application.**

2 The entity must submit the following documentation:

- 3 • The entity’s written request to service Section 184 Guaranteed Loans;
4 The request must be on a company letterhead and signed by an officer
5 of the company;
- 6 • Documentation evidencing the entity’s approval as an FHA servicer or
7 approval from another agency of the Federal Government to service
8 the agency’s insured, guaranteed or direct loans;
- 9 • A certification from the entity that is in good standing as an FHA
10 servicer or is in good standing with an agency of the Federal
11 Government to service the agency’s insured, guaranteed or direct
12 loans. The certification must not be dated more than 90 Days from the
13 date of application;
- 14 • Servicer Point of Contact Information, including:
 - 15 ○ name and title
 - 16 ○ phone number
 - 17 ○ email address
 - 18 ○ business address, and
 - 19 ○ any applicable shared email address monitored by the applicant for
20 the purpose of servicing loans;
- 21 • The entity’s Unique Entity Identifier (UEI) for the System of Award
22 Management (SAM). If not yet registered with SAM, please see:
23 <https://sam.gov/content/home>;
- 24 • List of any DBAs that will be used while servicing Section 184
25 Guaranteed Loans;
- 26 • A Quality Control plan addressing the Section 184 Guaranteed Loan
27 Quality Control servicing requirements, as outlined in Chapter XXX
28 (QC Chapter).

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30 2. **Application Submission.** Lender Applicants applying for DG or Non-DG
31 approval status may submit the documentation under Section 1.c as part of the
32 Lender application.

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34 DG or Non-DG Lenders who have received HUD approval but who did not select
35 the servicing option or entities applying to be a Servicer only must provide the
36 documentation in Section 1.c as part of the Service Application. All entities must
37 submit the documentation to 184LenderApproval@hud.gov.

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39 3. **HUD Review.** The entity will be notified in writing of ONAP’s (1) approval, (2)
40 suspension, or (3) denial to participate as a Section 184 Guaranteed Loan
41 Servicer.

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4. **Incomplete Applications.** If HUD determines the application is incomplete, HUD will notify the entity of the deficiency. If the entity does not respond or cure the deficiency within 45 days, HUD may deny the application.

5. **Denial.** An entity may be denied approval to participate as a Section 184 Guaranteed Loan Servicer if HUD determines the entity does not meet the qualification requirements. HUD will provide written notification of the denial. The entity may appeal the denial in accordance with Chapter XXX, Appeals.

6. **Final Approval.** Final approval is signified by:
 - a. Written notification from HUD that the entity is approved as a Servicer under the Section 184 Program; and

 - b. An executed agreement by the entity to comply with all applicable Section 184 Program servicing requirements and all applicable Tribal, Federal, and State laws related to servicing.

7. **Limitations on Approval.** ONAP's approval is conveyed specifically to the entity named and cannot be shared with or extended to other entities, such as a parent or subsidiary, or any Affiliates of the entity.

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