



Become an Approved WE DeKalb Program Lender

Thank you for your interest in our program!

The WE DeKalb Program provides those interested in buying a home in DeKalb County, GA, with a non-repayable down payment assistance (DPA) grant that is equal to 4% or 5% of their mortgage's initial principal balance. WE DeKalb "qualified" borrowers of 30-year fixed rate FHA, VA, Freddie Mac HFA Advantage® or USDA mortgage loans may use the 4% or 5% non-repayable grant for down payment and/or closing cost assistance. The DPA grant will be either 4% or 5% of the total loan amount depending on which mortgage rate is selected of the two available mortgage rate options. Borrowers do not need to be first-time homebuyers, and there is no time requirement that they have to live in the home. The home must be their principal residence.

To participate in the program, complete and submit a **Lender Agreement** and **Lender Contact Information** sheet signed, scanned and returned to **Stacy Houston** via email. Originals are not needed and there is no cost to participate. Participating lenders must also become an approved lender with US Bank. If your company is a correspondent lender with US Bank, then the approval process should be fairly quick. Lenders must be a mortgage banker and be an FHA, VA or Conventional approved mortgagee.

To check on your current status with the US Bank Housing Finance Agency division or to become an approved lender, please contact US Bank at 800-562-5165 or lender.management@usbank.com for their assistance.

Training is mandatory in order to access the program reservation system. The **Program Training** is available online 24/7 and the **Systems Training** is offered via conference call/webinar each Thursday. The training and reservation system are handled by the program administrator: **eHousingPlus**. Below is a link to the WE DeKalb program webpage for participating lenders. More information on the required training can be found under the "Training" tab on this website. You may wish to also review the Administrator's Guidelines under the "Guide & Forms" tab for the full program details, including information on the DPA grant process, allowed fees, and loan timeframes.

<http://www.ehousingplus.com/available-programs/georgia/DeKalb/>

Please share this information with your fellow loan officers and anyone with your organization who may be interested in the WE DeKalb program.

For a listing of approved WE DeKalb Program lenders, visit: decidedekalb.com/wedekalb

To become a participating lender, contact:

Stacy Houston, Vice President, Raymond James, stacy.houston@raymondjames.com



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