



Become an Approved WE DeKalb Program Lender

The WE DeKalb program provides those interested in buying a home in DeKalb County, Georgia, with a non-repayable down payment assistance (DPA) grant equal to 3%, 4%, or 5%* of their mortgage's initial principal balance. WE DeKalb's qualified borrowers may be eligible for VA, FHA, or Freddie Mac HFA® Advantage conventional at a competitive 30-year, fixed-rate first mortgage loan. The DPA grant will be between 3% and 5% of the total loan amount, depending on which mortgage rate is selected of the available mortgage rate options. Borrowers do not need to be first-time homebuyers, and there is no time requirement that they must live in the home. However, the home must be their principal residence.

To participate in the program, complete and submit the **Lender Agreement** and the signed **Lender Contact Information** document 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, the approval process should be quick. Lenders must be a mortgage bank and be a VA, FHA, or Freddie Mac HFA® Advantage conventional approved mortgage.

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

Training is mandatory to access the program reservation system. The **program training** is available online 24/7 and the **systems training** is offered via a 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 the website. You may wish to also review the administrator's guidelines under the 'Guidelines and Forms' tab for the full program details, including information on the DPA grant process, allowed fees, and loan time frames. <https://www.ehousingplus.com/available-programs/georgia/DeKalb/>

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

For a listing of approved WE DeKalb lenders, visit decidedekalb.com/what-we-do/we-dekalb.stml

To become a participating lender, contact Stacy Houston, Vice President of National Housing Group, Raymond James Financial, Stacy.Houston@RaymondJames.com

* Assistance option only available for Freddie Mac HFA® Advantage conventional