



## General information for lenders

WE DeKalb is a down payment assistance program for future homeowners who live in, or wish to relocate to, DeKalb County. Lenders interested in participating in this program must complete, scan, and submit a **Lender Agreement and Lender Contact and Authorization form** to Stacy Houston ([stacy.houston@raymondjames.com](mailto:stacy.houston@raymondjames.com)) and Jennifer Payne ([jennifer.payne@raymondjames.com](mailto:jennifer.payne@raymondjames.com)). Originals are not needed, and there is no cost to participate. The Lender Agreement and the Lender Contact and Authorization form can be found at <https://www.decidedekalb.com/what-we-do/we-dekalb.stml>.

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 fairly quick. Lenders must be a mortgage banker and be an FHA, VA, or conventional loan-approved mortgagee. Check on your current status with US Bank Housing Finance Agency division, or to become an approved lender, at 800-562-5165 or [lender.management@usbank.com](mailto:lender.management@usbank.com).

The two-part training is mandatory in order to access the program reservation system. The **lender program training** is available online 24/7, and the **system training** is offered via conference call/webinar each week. The training and reservation system are handled by the program administrator, **eHousingPlus**. Your company must be an approved participating lender in the program before access to the training is granted. Please visit the WE DeKalb program webpage for participating lenders, <https://www.ehousingplus.com/available-programs/georgia/DeKalb/>.

More information on the required training for lenders can be found under 'Training'. You may wish to review the other tabs ('Summary', 'Guides and Forms', and 'Participating Lenders') for the full program details, including information on the DPA grant process, allowed fees, and loan time frames.

## FAQs for lenders

**Where can I go to find more information about WE DeKalb for lenders?**

Visit <https://www.decidedekalb.com/what-we-do/we-dekalb.stml>

**My company has been approved to be a lender for WE DeKalb. What are the next steps to proceed with loans I need to submit?**

Once a lender company is approved, any loan officer with that company who would like to use the program will need to be set up within the eHousing system and complete the two-part required training: WE DeKalb program training and system training. Once the training is done, the loan officer/underwriter/processor will need to set up a username to access the reservation system (the Lender Portal). From that point, the loan officer can reserve a loan.

**I am unable to find the information for the training schedule on the website. Can you point me in the right direction?**

You can find the training schedule at the WE DeKalb program webpage, <https://www.ehousingplus.com/available-programs/georgia/DeKalb/>, under 'Training'.