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**Q. Who is my DAP contact once I have submitted a DAP Loan Application package?**

A. Each DAP Loan application package is assigned to a “Program Administrator” who will work with you from submittal through closing.

**Q. What is the process for submitting a DAP loan application package?**

A. There is a 2-stage submittal process:

- First, Lender submits DAP registration & Single-Family Home Inspection request forms.
- Second, Lender submits underwriter-approved loan file.

**Q. How can I ensure I don’t delay my homebuyers DAP loan application?**

A. By submitting a VALID loan file, defined as a loan file from a participating lender that is:

1. completely processed
2. approved by the participating lender (underwriter approved)
3. contains all required documents that support the lenders approval
4. and contains all required DAP documents identified in the Loan File Submittal Checklist.

**Q. How do I submit my homebuyers DAP loan application package?**

A. The DAP Loan Application Package may be delivered electronically to the Program Administrator by emailing directly to the designated email address or originals may be mailed to or dropped off at Harris County CSD Attn: Lending Services Program Administrator 8410 Lantern Point Drive Houston, Texas 77054.

**Q. Can my file submission contain electronic signatures?**

A. Yes, your lending file can contain electronically signed documents. Some DAP required forms will require original signatures. (Ask Program Administrator for details)

**Q. How is “need” determined?**

A. The (LE) Loan Estimate is utilized in part to establish the amount of down payment required. Also calculated are prepaids and closing costs (less buyer contribution) and lastly the program administrator confirms & finalizes DAP assistance calculation based on review of the final Loan Underwriting & Transmittal Summary.

**Q. What is the current DAP processing timeline?**

A. The DAP processing timeline allotted to secure approval and disburse federal funds may take up to 35 days, provided there are no external delays. The eligibility review and loan closing process take longer than a non-federally assisted mortgage/real estate purchase transaction. An amendment may be required to:

1. extend the closing date in order to allow the prescribed DAP processing timeframe.
2. extend the days allotted for securing 3<sup>rd</sup> Party Financing.