



Delaware State Housing Authority

Homeownership Loan Programs Training

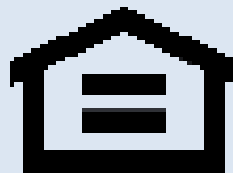
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The mission of the **Delaware State Housing Authority** is to efficiently provide, and assist others to provide, quality, affordable housing opportunities and appropriate supportive services to low and moderate-income qualified Delawareans



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DSHA is committed to following all aspects of the Fair Housing Act in our efforts to promote responsible homeownership and provide competitive and safe financing for all.



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Agenda

- Overview of Programs
- Origination
- Processing
- Wire request and closing procedure
- Post Closing





Learning Objectives

At the end of the training, you will be able to:

- Locate the daily interest rates
- Determine the product your borrower(s) is eligible for
- DHSA's definition of a Homebuyer





Delaware State Housing Authority

Overview of Programs



Overview of Homeownership Programs

- Welcome Home
- Home Again
- Delaware First-time Homebuyer Tax Credit



****PROGRAM AVAILABILITY IS BASED UPON FUNDING AND ARE SUBJECT TO CHANGE****

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Homebuyer Definition

DSHA Homeownership Loan Programs are available for First-Time and Repeat Homebuyers.

- **A First-Time Homebuyer** is a person **who has not had ownership interest** in a **primary residence at any time during the last three years** prior to the closing date.
- Mobile homes not permanently affixed to the ground are not considered real estate; the owner would be considered a first-time homebuyer.
- Qualified Veterans as defined in 38 USC Section 101, are exempt from the First-Time Homebuyer requirement. A copy of the DD 214 Form is required demonstrating military discharge or release under conditions other than dishonorable.
- Repeat homebuyers are Eligible for DSHA's Welcome Home Loan Programs.





Delaware State Housing Authority

Origination

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Homeownership Loan Programs

- Our down payment and closing cost assistance loans are exempt from TRID disclosure requirements.
- Down payment and closing costs assistance amount and recording fees must be disclosed on the first mortgage Loan Estimate and Closing Disclosure.
- Homeowner(s) must sign all applicable DSHA forms before and at closing
- Down payment and closing cost assistance loans are deferred at 0% interest with no prepayment penalty and no monthly payment due.
- Income and sales price limits apply
- Subordination not permitted





Homeownership Loan Programs

- *Smart Start*
- *First State Home Loan*
- *Diamond in the Rough*





Welcome Home

- Must meet the definition of a ***First-Time Homebuyer***
- Available for Conventional and Government loans
- Available with or without Down Payment and Closing Cost assistance
- No Loan Level Price Adjustments (LLPA's) for Applicant(s) for Conventional loans.
- ***Delaware First-time Homebuyer Tax Credit Program cannot be paired with Welcome Home***





Welcome Home Income Limits

As of April 10, 2024

County	1-2 Person Family	3+ Person Family
New Castle	\$114,700	\$131,905
Kent & Sussex	\$106,300	\$122,245



See Program Notice for targeted area income limits



No DE Tax Credit Form will be required at time of loan submission for Welcome Home with the highlighted box checked.

Document available on Lenders Resource Center.

DELAWARE STATE HOUSING AUTHORITY

CERTIFICATE OF MORTGAGOR

CONFIRMING NO APPLICATION/NO QUALIFICATION FOR DE TAX CREDIT

Borrower(s): _____
Date of Application: _____
Address of Residence being Purchased: _____
Lender: _____

PLEASE CHECK THE APPLICABLE BOX AND READ AND/OR COMPLETE THE APPLICABLE BOX AND READ AND/OR COMPLETE THE RELATED SECTION: 1. I/WE AM/ARE NOT APPLYING FOR A DE TAX CREDIT:

The undersigned CERTIFY that he/she/they are **NOT** applying for a DE Tax Credit in connection with the application for a mortgage loan to be originated by a Lender approved by the Delaware State Housing Authority. The undersigned further certifies that he/she/they have made such determination in his/her/their sole discretion and acknowledge and agree that he/she/they will not be eligible for a DE Tax Credit even if he/she/they would have been eligible to receive a DE Tax Credit if he/she/they had applied for a DE Tax Credit.

2. I/WE DID APPLY FOR A DE TAX CREDIT BUT DID NOT QUALIFY FOR A DE TAX CREDIT: The undersigned CERTIFY that he/she/they did apply for a DE Tax Credit in connection with the application for a mortgage loan to be originated by a Lender approved by the Delaware State Housing Authority. We did not qualify for a DE Tax Credit for the following reason(s) (check all that are applicable):

<input type="checkbox"/>	I/We received funding through DSHA's Welcome Home Program and understand we are not eligible for this Program.
<input type="checkbox"/>	Our Household Income exceeds the applicable Program Income Limit.
<input type="checkbox"/>	The Sales Price of the Property exceeds the applicable Program Sales Price Limit.
<input type="checkbox"/>	I/We do not meet the requirements to be considered a First Time Homebuyer under the Program requirements.
<input type="checkbox"/>	I/We understand the MCC Program is not available for our transaction timeframe.

Date

Applicant: _____
«MORTGAGOR_FULL_NAME»





Home Again

- First-time and repeat homebuyers are eligible
- Delaware First-Time Homebuyer Tax Credit Program can be paired (must meet the definition of first-time homebuyer)





Home Again Income Limits

as of April 10, 2024

Household Income Limits	
New Castle 1–2-person family	\$137,640
New Castle 3+ person family	\$172,050
Kent & Sussex 1–2-person family	\$127,560
Kent & Sussex 3+ person family	\$159,450

Conventional Applicants with incomes at or below 80% AMI may qualify for reduced Mortgage Insurance (MI). Please review your Automated Underwriting System (AUS) findings for MI Percentages.



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Sales Price Limits

New Castle County \$571,946

Kent & Sussex County \$510,939





First State Home Loan

- Zero interest 2nd loan
- Available for Welcome Home and Home Again
- 3% down payment and closing costs assistance calculated using final loan amount
- Principal will be deferred until the following events: Refinance, sale, transfer of title, property is no longer the borrower(s) primary residence (whichever comes first)





Smart Start



- Unassisted First Mortgage Loan with interest rates at or below current market
- Available for Welcome Home and Home Again





Diamond in the Rough

- Borrower(s) must qualify for FHA 203k Limited program.
- Only available for Welcome Home Loan Program.
- 5% of the final loan amount provided in down payment and closing costs assistance.
- Principal will be deferred until the following events: refinance, sale, transfers of title, property is no longer the borrower(s) primary residence (whichever comes first).
- Minimum credit score of 640 required.





Delaware First-Time Homebuyer Tax Credit

- A Delaware First-Time Homebuyer Tax Credit is a federal income tax credit designed to assist people to better afford individual ownership of housing.
- The Delaware First-Time Homebuyer Tax Credit provides an annual tax credit up to \$2,000 to qualifying homebuyers for the original term of their mortgage, if they live in the property and have a mortgage. The annual credit is calculated by taking the annual mortgage interest paid (shown on their 1098 form at the end of the year) multiplied by the Delaware First-Time Homebuyer Tax Credit rate of 35% which has been established by DSHA.
- The \$2,000 can be included as additional monthly borrower income. The income must be shown in the other income section of the 1003. A maximum monthly amount of \$166.67 per loan file can be used as qualifying income.





Delaware First-Time Homebuyer Tax Credit Income Limit

as of April 10, 2024

County	1-2 Person Family	3+ Person Family
New Castle	\$114,700	\$131,905
Kent & Sussex	\$106,300	\$122,246



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Accessing DSHA and Lakeview Guidelines

- Most recent Program Notices and Lakeview guidelines are available on the Lender Resource Center [Lenders - State of Delaware - Delaware State Housing Authority](#)





Homeownership Loan Reservations

- Interest rates updated daily by 10:00am on [Loan Products - Delaware State Housing Authority](#)
- Sign up to receive daily rate sheets and DSHA announcements via email and text message at www.destatehousing.com/partner/lenders/
- Reservations can be made daily on Mitas Lender Portal from 10:00am to 5:30pm on days DSHA is open for business.
- Modification to the reservation must be done between the hours of 10:00 am and 3:30 pm by a DSHA staff member by emailing DSHA_Homeloans@delaware.gov





Homeownership Loan Programs Eligible Loan Products

- **FHA** 203(b); 203(b)(2); 234(c); 223(e); 203(ks)
- **VA** - originated and guaranteed in accordance with VA guidelines under 1810 and 181A.
- **USDA** - Rural Housing Service Loans - originated and guaranteed in accordance with USDA guidelines.
- **Freddie Mac Conventional: HFA ADVANTAGE product only**





GNMA Eligible Properties

Owner Occupied Residential Properties

- **FHA** – 1 to 4 units – minimum score of **620** – max LTV 96.5% - max CLTV refer to Hud Handbook 4000.0
- **VA** - 1 to 4 units – minimum score of **620** – max LTV 100% - max CLTV refer to VA Lenders Handbook
- **USDA** – 1 to 4 units – minimum score of **620** – max LTV 100% - max CLTV refer to USDA SFH Guaranteed Loan Program handbook (3555)

Eligible properties:

- 1-to-4-unit properties – including FHA/VA approved condominiums/PUDs
- Manufactured Homes (FHA & USDA ONLY) – **Manual underwritten loans are not permitted.** Leaseholds are NOT eligible.

Ineligible properties:

Cooperatives
Group Homes
Mobile Homes
Condotels
Timeshares

Geodesic Domes
Working Farms/Ranches
Unimproved land
Hotel Condominiums





Freddie Mac Eligible Properties

Owner Occupied Residential Properties

- Primary Residence 1 unit only – minimum score of **620** – max LTV 97% - max CLTV 105%
- Freddie Mac HFA Advantage only

Eligible Property Types

1-unit primary residence	Townhomes
PUDS	Condominiums
Leaseholds	Construction Conversion
Resale Restricted Properties	

Ineligible Property Types

Manufactured Homes	Cooperatives
Mobile Homes	2 to 4 Unit properties
Community Land Trusts	
Land trusts where the beneficiary is an individual	





Additional information

- All loans must meet DSHA Household Limits. Household income includes ALL income at time of application for anyone 18 years of age and older that will be residing in the subject property. Income includes child support, alimony, bonus income, SSI, etc. Income limits can be found on the Lenders Resource website, www.destatehousing.com/partner/lenders/
- Minimum credit score is **620**. If 3 scores are available the middle score will be used, if 2 scores are available the lower of the 2 will be used and if only one score available that will be used
- All files must follow DSHA guidelines, Lakeview overlays (link to matrices found on the Lenders Resource Center, www.destatehousing.com/partner/lenders/)





Manual Underwriting

- Manual underwriting is permitted on FHA loans in cases where the loan receives an Approve/Eligible from DU or Ineligible/Accept but requires a manual downgrade due to additional information not considered in the AUS decision that affects the overall insurability or eligibility of the loan.
- Refer/Eligible loans also acceptable
- Maximum DTI of 43%
- Minimum fico of 660

See Lakeview guidelines for additional Manual Underwriting guidelines





Lender Fees

Loan Fees:

Lakeview:

Funding Fee \$275

Tax Service Fee \$85

Compliance Review fee \$150

Hilltop Securities: Delaware First-Time Homebuyer Program fee \$350.
If not using Smart Start, Delaware First-Time Homebuyer fee is 1% of loan amount plus \$350.
Must be paid via Hilltop Pay.

Loan fees are netted out of purchase funds once first mortgage loan is delivered to Lakeview and Delaware First-Time Homebuyer Tax Credit loan has been delivered to Hilltop Securities.



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Required Loan Documents

Lender is required to submit the following items to DSHA – refer to Loan Transmittal checklist on the Lenders Resource Center -

www.destatehousing.com/partner/lenders/

1. **Original 1003**
2. **Final typed 1003** application - signature not required
3. **Executed Sales Contract** including all addendum's
4. **Pay Stubs** for **ALL household members 18+ years** of age reflecting 30 days year to date income and within 30 days of application
5. **W-2's** most recent two years for **ALL borrowers**
6. **Signed Federal Tax Returns** – most recent year with all schedules for all W-2 borrowers
7. **Third Party Verification of Employment required on all loans**
8. **Bank Statements** – most recent for all borrowers and all accounts including all pages
9. **Self Employed Borrowers** – 2 most recent Signed Federal Tax Returns (1040, 1040A and all related schedule)
10. **Welcome Home Mortgagor's Affidavit** (signed at application. Section 15A must be completed)
11. **Homeownership Education Certificate** from DSHA's approved HUD-Approved Housing Counseling Agency **Required if credit score is 659 or below for any borrower. Counselors can be found at [Housing Counselors - Delaware State Housing Authority \(\[kissyourlandlordgoodbye.com\]\(http://kissyourlandlordgoodbye.com\)\)](http://HousingCounselors-DelawareStateHousingAuthority(kissyourlandlordgoodbye.com)**
12. **AUS Findings**
13. **Credit Report**
14. **Rate Lock Agreement** - Signed by borrower and lender
15. **No DE Tax Credit Certificate form** ****Required for Welcome Home Loan** and if not using the Delaware First Time Home Buyer Tax Credit
16. **Home Again and/or DE First Time Homebuyers Tax Credit Mortgagor's Affidavit** ****Required for Home Again and DE First Time Homebuyer Tax Credit**** Signed at time of application. Section 15A must be completed.

Click to continue





**DELAWARE STATE HOUSING AUTHORITY
TRANSMITTAL OF REQUIRED LOAN DOCUMENTATION FOR
COMPLIANCE REVIEW CHECKLIST**

LENDER: _____ ANTICIPATED SETTLEMENT DATE: _____

BORROWER NAME: _____ CO-BORROWER NAME: _____

FILE CONTACT: _____ PHONE #: _____

CONTACT EMAIL: _____

**ALL REQUIRED DOCUMENTATION MUST BE UPLOADED THROUGH MITAS
SUBMIT ONLY COMPLETE PACKAGES. INCOMPLETE SUBMISSIONS WILL NOT BE QUEUED FOR COMPLIANCE REVIEW
UNTIL ALL REQUIRED ITEMS ARE RECEIVED.**

**ALL ITEMS REQUESTED TO CLEAR CONDITIONS SHOULD BE UPLOADED AT ONE TIME. PLEASE DO NOT UPLOAD MULTIPLE
DOCUMENTS ON DIFFERENT DATES. CONDITIONS WILL NOT BE REVIEWED UNTIL ALL CONDITIONS ARE RECEIVED.**

INDICATE ALL DOCUMENTS BEING SUBMITTED WITH A CHECK MARK.

STANDARD DOCUMENTS REQUIRED FOR ALL SUBMISSIONS:

- 1. Copy of original signed and dated 1003
- 2. Copy of final typed 1003 (signature not required)
- 3. Executed Sales Contract, including all addendum's
- 4. Most recent paystub for ALL household members 18+ years of age reflecting 30 days year to date income and dated within 30 days of the application date.
- 5. 2 most recent years W2 for ALL borrowers
- 6. Most recent year Federal Tax Return with all schedules for ALL borrowers
- 7. Third Party Written Verification of Employment ****Required for All loans****
- 8. Most recent months bank statement for ALL accounts for ALL borrowers including all pages
- 9. Self-Employed Borrowers: 2 years most recent Federal Tax Returns (1040, 1040A and all related Schedules)
- 10. Welcome Home Mortgagor's Affidavit (signed at time of application. Section 15A must be completed)
- 11. Homeownership Education Certificate from **DSHA** HUD-Approved Housing Counseling Agency ****Required if credit score is 659 or below for any borrower****
- 12. AUS Findings
- 13. Credit Report
- 14. Signed Rate Lock Agreement (Lender & Borrower to Sign)
- 15. No DE Tax Credit Certificate form ****Required for WELCOME HOME LOANS and if not using Delaware First-Time Homebuyer Tax Credit**
- 16. Home Again and/or DE First-Time Homebuyer Tax Credit Mortgagors Affidavit ****Required for Home Again & DE First-Time Homebuyer Tax Credit**** (signed at time of application. Section 15A must be completed)

**DSHA COMMITS TO A TURNAROUND TIME NOT TO EXCEED 3 BUSINESS DAYS FOR INITIAL FILE
REVIEW AND 1 BUSINESS DAY FOR CONDITION REVIEW.**



Income Calculation

DSHA includes ALL household income at time of application in income calculation

Includes overtime, bonus, SSI, Child support/alimony, seasonal/part-time employment, self-employment, interest/dividend income, rental income, gambling/lottery winnings, public assistance, etc. for all household members 18 years of age or older that will reside in the subject property.



DSHA does not review income prior to submission to Underwriting

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Loan Reservations

1. Loan reservations can be made on the Mitas Lender Portal [DSHA Lender Portal](#) from 10am – 5:30 on days DSHA is open for business.
2. Once the loan is reserved a Reservation Confirmation will be available print.
3. Reservation modifications needed after loan is reserved must be completed by DSHA staff. Email DSHA_homeloans@delaware.gov
4. Registrations/locks are valid for **60 days**. Closed loans must be delivered and funded by the Master Servicer, Lakeview Loan Servicing, within the reservation period.
5. There is a one-time program allowed. When switching loan products, borrowers are subject to “worst case” scenario in pricing. This is based on the original lock date or product switch date. Email DSHA_homeloans@delaware.gov for program change.
6. A **one-time 15 or 30-day rate extension** may be purchased prior to the expiration of the initial reservation period. The extension fees are .125% for a 15-day extension and .25% for a 30-day extension. These fees will be assessed at the time the extension is granted. Lenders may chose to pass this fee along to the borrower(s).
7. Should a Lender require more time in excess of an expired lock, such fees required to purchase the loan cannot be passed along and will be netted out of your lender compensation once closed loan has been delivered to the Master Servicer, Lakeview Loan Servicing. This cost will be 25bps per each 15-day period beyond the expiration or extended expiration date. Should the loan reach a period of 120 days beyond original reservation all lender compensation will be forfeited, should DSHA or its Master Servicer elect to purchase the loan.





Housing Counseling Education

- Homeownership classes are required for all borrowers with a FICO score of 659 or below
- Does NOT apply to Delaware First-Time Homebuyer Tax Credit Program if doing as a standalone program.
- A list of DSHA HUD approved Housing Counseling Agencies is available on:
<https://kissyourlandlordgoodbye.com/housing-counselors/>





Delaware State Housing Authority

Processing

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Learning Objectives

At the end of the training, you will be able to:

- Locate the required DSHA-approved documents
- Submit a file for Compliance review
- Access the master servicer product matrices



DSHA Approved Documents

The required DSHA documents for submission are found on the Lenders Resource www.destatehousing.com/partner/lenders/ under Homeownership program documents. Documents for closing will be available on the Mitas Lender Portal once the loan file has been Compliance Approved.

Required submission documents found on www.destatehousing.com/partner/lenders/

1. Transmittal of Loan Documents
2. Mortgagors Affidavit – Application and Must be Reaffirmed at Closing.
3. Rate Lock Agreement – Signed by Lender and Borrower
4. Notice of Potential Mortgage Subsidy Recapture Tax –Required for Welcome Home and DE First-Time Homebuyer Tax Credit
5. No DE tax Credit Certificate – Required for Welcome Home and if not using the Delaware First-Time Homebuyer Tax Credit
6. Welcome Home Mortgagors Affidavit
7. Home Again Tax Credit Mortgagors Affidavit

Required Closing Documents found on the Mitas Lender Portal, [DSHA Lender Portal](#), at time of Compliance Approval

1. Wire request worksheet – must be uploaded by 2pm the day before closing
2. Mortgage
3. Note
4. Sellers Affidavit – *Required for Welcome Home* and Delaware First-time Homebuyer Program
5. Lenders Affidavit – *Required for Welcome Home* and Delaware First-time Homebuyer Program



File Submission for Compliance Review

1. To submit a file for compliance review please go to Mitas Lender Portal, [DSHA Lender Portal](#). Search for the file by using the DSHA Application Number found on the reservation confirmation.
2. Click on Manage Documents on the lefthand side.
3. Attach each individual document to the placeholder.
4. Click upload.
5. Once all documents have been uploaded click the Back button and then the Submit button to submit the file to Underwriting.
6. Allow 72 hours for file review for complete files and 24 hours for condition review.

Incomplete files will be placed in suspense status. Once ALL documents are resubmitted through the Mitas Lender Portal allow 72 hours for review.





Mitas Status Updates

Lenders should check the Mitas Lender Portal for status updates. Once loan has been submitted to Underwriting contact the assigned Underwriter with any questions.

- **Reservation** – loan has been reserved.
- **Submitted for Underwriting** – loan has been submitted for Underwriting.
- **Pending Conditions** - can be found under the Outstanding Conditions. To upload conditions click on Manage Documents and attach the document to the appropriate placeholder. Once all documents have been uploaded click the Back button and then the Submit button under Outstanding Conditions.
- **Compliance Approved** - a copy of the Mortgage Certificate of Mortgage Loan Compliance Review is available to print by clicking the print forms button. All applicable closing documents will be available to print by clicking the print forms button.
- **Suspense** - a decision cannot be made or an incomplete file was submitted.
- **Denied** - this is typically due to the loan exceeding income and/or sales price limits or does not meet the first-time homebuyer requirement for the program chosen.
- **Wire Request Processed** - wire request was uploaded, received, and processed.

****Lenders should cancel reservations/locks** of any "dead loans" prior to reservation expiration to avoid non-cancellation penalty fees. Non-cancellation fees are \$300 and the compliance review fee for ALL loans is \$150.





Accessing Lakeview Loan Servicing Guidelines

Lakeview Loan Servicing is DSHA's Master Servicer. All loans submitted to DSHA must meet Agency and Investor guidelines in addition to meeting DSHA Program Guidelines.

Lakeview Loan Servicing guidelines can be found on the Lenders Resource center - www.destatehousing.com/partner/lenders/ under Additional Information and Documents – Guidelines and Information.

DSHA

Home About Find Affordable Housing Build Affordable Housing Maintain Affordable Housing Partner With DSHA

English

Additional Information and Documents

Required Application Documents

Guidelines and Information

- Homeownership Loan Program Notice
- DE First-Time Homebuyer Tax Credit Program Notice
- Lakeview Guidelines: Lakeview Correspondent - Lakeview Correspondent Program

Foreclosure Prevention Programs

DEMAP Mitas User Resources

DEMAP Program Documents and Training Presentations

MHAP Program Documents and Training Presentations



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Delaware State Housing Authority

Wire Request and Closing Procedure



Learning Objectives

At the end of the training, you will be able to:

- Submit wire requests to DSHA via the Mitas Lender Portal



Wire Request/Closing

1. Files using down payment and closing costs assistance must have a wire request form uploaded to the Mitas Lender Portal by 2pm the day before closing.
2. When the loan is Compliance Approved a wire request form will be available in the Mitas Lender Portal. Complete all fields on the form and upload by 2pm the day before closing.
3. DSHA will wire funds directly to the closing attorney the day of closing. **Early morning closings may have a delay in receipt of funds.**





Wire Request/Closing - Continued

- There are no minimum funds required on borrower's behalf – unless required by AUS findings
- DSHA down payment is considered “borrower's own” funds – please follow agency (FHA, VA, USDA and Freddie Mac) guidelines
- The borrower can get back all the POC (paid outside closing) items that they have paid into the transaction (must follow agency guidelines FHA, VA, USDA and FHLMC)
- A principal reduction is not permitted. The 1st mortgage loan amount must be reduced to eliminate excessive cash back.





Delaware State Housing Authority

Post Closing

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Learning Objectives

At the end of the training, you will be able to:

- Submit complete loan package to Lakeview Loan Servicing for purchase
- Contact Lakeview Loan Servicing with questions
- Send the Tax Credit MCC documents to Hilltop Securities



Post Closing

- Lender will submit complete loan package to Lakeview Loan Servicing for purchase, including compliance approval letter
- DSHA Executed Note must be sent to Lakeview Loan Servicing
- All DSHA approved documents must be used. No lender alterations are permitted and if done could result in loan not being purchased and suspension from the program.
- Recorded Mortgage must be returned to DSHA after recording

Contact information **Lakeview:**

Lakeview Loan Servicing LLC Lender Support

Telephone: 855 253 8439 Option 3

Email: ClientServices@bayviewloanservicing.com

Lakeview Correspondent website for Post Closing

<https://lakeviewcorrespondent.com>





Post Closing – Tax Credit MCC

Lender to send the following documents to Hilltop Securities

- \$350 fee (Plus 1% origination if using stand-alone program)
- DSHA Certificate of Mortgage Loan Compliance Review
- Mortgagor’s Affidavit
- Notice of Potential Mortgage Subsidy Recapture Tax
- Closing package checklist
- Hilltop will send the Tax Certificate directly to borrower.

Contact Information

Lender Portal Link:	https://dsha.hilltopsecurities.com
Group Email:	htshousing@hilltopsecurities.com
Mailing Address:	Hilltop Securities Inc. 1201 Elm Street, Suite 3500 Dallas, Texas 75270
Contact:	Phone: (214) 953-4176 Lori Wood, (214) 953-4231 lori.wood@hilltopsecurities.com Kate Weiss, (214) 953-4055 kate.Weiss@hilltopsecurities.com





Final Assessment

Please click the link below to take the final assessment required before Mitas credentials will be provided. All users must score an 80% or better. Once training is completed email DSHA_Homeloans@delaware.gov.

<https://www.quia.com/quiz/7906751.html>

We look forward to working with you!





Contact Information

For all Homeownership Loan Program inquiries email DSHA_Homeloans@delaware.gov. If the loan has been assigned to an Underwriter contact the Underwriter on the loan file.

Megan Faries - Housing Mortgage Administrator
Megan.Faries@delaware.gov

Keichau James - Housing Mortgage Loan Officer II
Keichau.James@delaware.gov

Ayana Martinez - Housing Mortgage Loan Officer II
Ayana.Martinez@delaware.gov

Pamela Spencer Housing - Mortgage Loan Officer
Pamela.Spencer@delaware.gov

