



Delaware State Housing Authority

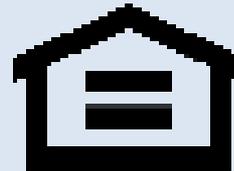
Homeownership Loan Programs Training

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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





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 same.



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Agenda

- Overview of Programs
- Origination
- Processing
- Down Payment & Closing Costs 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 that your borrower is eligible for
- Apply DHSA's definition of a Homebuyer



Delaware State Housing Authority

Overview of Programs

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Overview of Homeownership Programs

- Smart Start Loan Program
- First State Home Loan Program
- Delaware First-time Homebuyer Tax Credit

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



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Homebuyer Definition

DSHA 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 principal 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 Homeownership Loan Programs, but **NOT** for the Delaware First-Time Homebuyer Tax Credit program.





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 payment due.
- Subordination not permitted





Smart Start Loan Program

- Formerly known as DSHA “Unassisted” First Mortgage
- Interest rates priced daily
- At or below current market interest rates
- Available for Conventional and Government loans
- No Loan Level Price Adjustments (LLPA’s) for Applicant(s) on Conventional Loans.





First State Home Loan Program

- Zero interest 2nd loan formerly known as “Preferred Plus”
- 4% 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)





Income Limits

as of June 15, 2023

Household Income Limits	
New Castle 1-2 person family	\$137,280
New Castle 3+ person family	\$171,600
Kent & Sussex 1-2 person family	\$117,240
Kent & Sussex 3+ person family	\$146,550

- For up-to-date income limits visit [Delaware State Housing Authority - Services for Lenders \(destatehousing.com\)](https://www.destatehousing.com) to review the Program Notice
- 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.





DSHA Sales Price Limits

New Castle County	\$539,250
Kent & Sussex County	\$481,176





Delaware First-Time Homebuyer Tax Credit Overview

- 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, as long as 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.
- The tax credit is applied to the federal income tax liability of the Delaware First-Time Homebuyer(s) Tax Credit certificate holder. There must be a tax liability to claim the credit. In order to utilize this tax credit the borrower(s) must file tax form 8396 with their Federal Tax return.
- Borrower(s) must meet the DSHA First-Time Homebuyers definition and meet household income/sales price maximum limits to qualify.
- First-Time Homebuyer Tax Credit can be done in conjunction with DSHA Homeownership Loan Programs or can be done as a stand-alone tax credit with the lender's first mortgage. ****Additional fees apply****





Delaware First-Time Homebuyer Tax Credit Income Limit

as of June 15, 2023

County	1-2 Person Family	3+ Person Family
New Castle	\$111,600	\$128,340
Kent & Sussex	\$97,700	\$112,355



Click to continue



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





Homeownership Loan Reservations

- Interest rates updated daily and posted by 10:00am on www.kissyourlandlordgoodbye.com
- Sign up to receive daily rate sheets and DSHA announcements emailed to you . See DSHA contact list and useful links. [Delaware State Housing Authority - Services for Lenders \(destatehousing.com\)](http://Destatehousing.com)
- Reservations can only be made daily on Mitas from 10:00am to 5:30pm on days DSHA is open for business.
- Reservation modifications must be done between the hours of 10:00 am and 3:30 pm by contacting Megan Faries – Megan.Faries@delaware.gov .





Lender Fees

Loan Fees:

Lakeview:

Funding Fee \$275

Tax Service Fee \$75

Flood Transfer Fee \$10

Compliance Review fee \$150

Hilltop Securities: Delaware First-Time Homebuyer Program fee \$350. If not using Smart Start or First State Home Loan, 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 website – [Delaware State Housing Authority - Services for Lenders \(destatehousing.com\)](https://www.destatehousing.com)

1. Signed and dated 1003 application
2. Final typed 1003 application - signature not required
3. Income verification – for W2 wage earner(s) provide most recent paystubs. For self-employed borrower(s) provide 2 years most recent Federal tax returns including all schedules.
4. Signed Sales contract including all addendums
5. Most recent 1-year Federal tax return including all schedules or Federal tax transcripts. If borrower(s) does not file provide IRS letter “No Record Found”.
6. Signed DSHA Mortgagors affidavit. *Section 15a must be completed if utilizing the Delaware First-Time Homebuyer Tax Credit Program.*
7. Homeownership education certificate if fico is below 659 –list of approved agencies can be found on www.kissyourlandlordgoodbye.com
8. Signed DSHA Notice of Potential Mortgage subsidy recapture tax form. Must be completed if utilizing the Delaware First-Time Homebuyer Tax Credit Program





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, [Delaware State Housing Authority - Services for Lenders \(destatehousing.com\)](http://destatehousing.com) or www.kissyourlandlordgoodbye.com
- 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 have an Approve/Eligible AUS Findings through DU/LP. Refer to Lakeview guidelines for FHA manual underwritten files.
- Conventional files must be only run through LP only as HFA Advantage.
- All files must follow DSHA guidelines, Lakeview overlays (link to matrices found on the Lenders Resource website, [Delaware State Housing Authority - Services for Lenders \(destatehousing.com\)](http://destatehousing.com))





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 – Spot condo approval for FHA is NOT permitted
- Manufactured Homes (FHA ONLY) – All borrowers must have a minimum **660** Fico score. Manufactured home must be a double wide or greater and must have an AUS approve/eligible – **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%
- LP AUS findings 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	





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
- Manual underwriting is not permitted on USDA, VA or Conventional loans

See Lakeview guidelines for additional Manual Underwriting guidelines





Housing Counseling Education

- Homeownership classes are required for all borrowers with a FICO score of **659 or lower** for the Homeownership Loan Programs
 - *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/>



Required Loan Documents

Lender is required to submit the following items to DSHA – refer to Loan Transmittal checklist on the Lenders Resource website – [Delaware State Housing Authority - Services for Lenders \(destatehousing.com\)](http://www.destatehousing.com)

1. **Signed and dated 1003** - *at application*
2. **Final typed 1003** application - *signature not required*
3. **Income verification**
 1. Self-employed borrower(s) provide 2 years most recent Federal tax returns including all schedules.
 2. W2 wage earner(s) provide most recent paystubs and most recent Federal Tax returns with all schedules
 3. Non-Self Employed. Most recent 1-year Federal tax return including all schedules or Federal tax transcripts. If borrower(s) does not file provide IRS letter “No Record Found”.
4. **Signed Sales contract** including all addendums
5. **Signed DSHA Mortgagors affidavit.** *Section 15a must be completed if utilizing the Delaware First-Time Homebuyer Tax Credit Program.*
6. **Homeownership Education Certificate** if fico is 659 or lower –from **DSHA’s** list of approved agencies found on www.kissyourlandlordgoodbye.com
7. **Signed DSHA Notice of Potential Mortgage subsidy** recapture tax form. *Must be completed if utilizing the Delaware First-Time Homebuyer Tax Credit Program*
8. **No Delaware Tax Credit** – *if not utilizing the Delaware First Time Tax Credit*
9. **Rate Lock Agreement-** *at application*
10. **AUS Findings**
11. **Credit report**

Click to continue





DELAWARE STATE HOUSING AUTHORITY
TRANSMITTAL OF 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. Income Verification (2 most recent pay stubs)
- 4. Executed Sales Contract, including all addendum's
- 5. W2 Wage Earners: Most recent year Federal Tax Return (1040, 1040A and all related Schedules)
- 6. Self-Employed Borrowers: 2 years most recent Federal Tax Returns (1040, 1040A and all related Schedules)
- 7. Mortgagor's Affidavit (signed at time of application. Section 15A completed for Tax Credit)
- 8. Homeownership Education Certificate from **DSHA** HUD-Approved Housing Counseling Agency
****Required if credit score is 659 or below for any borrower****
- 9. AUS Findings
- 10. Credit Report
- 11. Signed Rate Lock Agreement (Lender & Borrower to Sign)

DELAWARE FIRST-TIME HOMEBUYER TAX CREDIT (Tax Credit – Submit Items 1-7 in addition to item 8)

- 11. Copy of Notice of Potential Mortgage Subsidy Recapture Tax (signed at time of application)
- 12. Copy of No DE Tax Credit Certificate form ****Required if not using Delaware First-Time Homebuyer Tax Credit****

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

11/21/2023

- All documents listed must be submitted with Transmittal of Loan Documentation at time of Underwriting Submission



Income Calculation

DSHA includes ALL household income 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.

Examples of calculation of income

- W-2 wage earner: YTD income divided by pay period end date.
 - Example: \$30,500 YTD income on paystub, period end date 8/15. Divide the YTD income by 7.5 months. DSHA compliance monthly income is \$4,066.67
- Self-employed borrowers: 2 most recent years federal tax returns net income averaged. P&L not required.
 - Example: Year-end net income \$45,000 and \$55,000. $45,000 + 55,000 = \$100,000 / 24 \text{ months} = \$4,166.66$ monthly income.

DSHA does not review income prior to submission to Underwriting

Click to continue





Q & A

- Where can I find the daily interest rates?

[Click here to reveal the answer](#)

- **True or False:** DSHA goes off household income not just the borrower's income.

[Click here to reveal the answer](#)

- The DE MCC tax credit program is only available to first time homebuyers?

[Click here to reveal the answer](#)





Rate Lock Procedure

When you are ready to reserve your loan with DSHA, please login to the Mitas Lender Portal [DSHA Lender Portal \(mitas.com\)](https://mitas.com). You will need to do the following items:

1. Confirm what loan program you will be locking, example, First State Home Loan GNMA 4% DPA.
2. After choosing a program you will be asked if you would like an MCC, please answer yes or no.
3. You will have an opportunity to upload your AUS file import – if not you will need to enter all of your file data into the file in Mitas
4. Once completed in Mitas you will hit submit – this will reserve your loan.
5. You will be able to print your reservation confirmation form on the print documents tab – found at the top of the screen in blue.

Important information

- Registrations/locks are valid for **60 days**. Closed loans must be funded by the Master Servicer, Lakeview Loan Servicing, within the reservation period.
- There is a one time only rate/product switch 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. Reach out to DSHA for new pricing.
- 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.
- Loans that are not purchased prior to the expiration of the reservation or extension period will be deemed expired and are subject to additional extension fees once loan is purchased by Lakeview Loan Servicing. All extension fees will be netted out of loan sale proceeds with Lakeview Loan servicing.
- DSHA will transmit registrations to Lakeview Loan Servicing.
- Please review the Program Notice located on DSHA’s [Delaware State Housing Authority - Services for Lenders \(destatehousing.com\)](https://destatehousing.com) website for complete product details.



Click to continue



Q & A

- **True or False:** One lock extension is available, either 15 day or 30 day only.

Click here to reveal the answer

- If a borrower has a credit score of ___ or below they must attend DSHA HUD approved housing counseling

Click here to reveal the answer

- **True or False:** Freddie Mac's income requirement of 80% AMI or below for discounted MI is based upon the 1003 income only.

Click here to reveal the answer





Delaware State Housing Authority

Processing

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Learning Objectives

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

- Locate the required DSHA At Application Documents
- Submit a file for Compliance Review to DSHA
- Access the Master Servicer, Lakeview, Guidelines



Uploading a file for compliance review

1. To submit a file for compliance review please go to [DSHA Lender Portal \(mitas.com\)](https://mitas.com) and look up the file.
2. Once in the file, go to the top tool bar in blue and click on Document Images. There you will have the option of uploading the Compliance Review Package, Submit Pending conditions or the Wire Request (if the file has DPA with it)
3. If you are submitting the Compliance Review Package you must use the Loan Transmittal checklist (found on the Lenders Resource Website [Delaware State Housing Authority - Services for Lenders \(destatehousing.com\)](https://destatehousing.com))
4. The checklist must be filled out completely and all required documents in line behind the checklist. All of these documents are uploaded as one document.
5. Once you upload the compliance review file, you can see your upload if you click the Received button.
6. There is no need to contact us to let us know that you have uploaded it, if you can see the upload then we do as well and we are notified automatically of the upload.
7. File review time is 72 hours from submission of a completed file. Once reviewed you will see the DSHA underwriters name in Mitas on the file.





Mitas File Tracking

- Lenders should go to MITAS to see the status of files delivered to DSHA for Compliance Review for any conditions and to find the DSHA staff assigned to file.
- If a file was moved to a status of **Pending Conditions**, you will be able to view your conditions on page one of the loan. When you are ready to submit your pending conditions, please go to the Document Images area and upload the pending conditions, you can do this individually or as one upload.
- If the file was moved to **Committed (Approved)** you will find your approval letter in the Print documents area. If your file is a first mortgage with or without DPA you will find the approval letter in the first mortgage loan.
- If a file was moved to a **Non-Compliant (Declined)** status, then your file is declined. This decline is typically due to over income, over purchase price or does not meet the first-time homebuyer requirement for the program chosen. You can reach out to the underwriter assigned to that file for guidance.
- 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 Overlays and Matrices

Lakeview Loan Servicing is DSHA's master servicer. Although DSHA may have overlays to the products FHA, VA, USDA and Freddie Mac you must also follow the overlays for Lakeview Loan Servicing to ensure that your final loan is a saleable loan to Lakeview.

You can find the DSHA matrices and Program notices on the Lenders Resource website [Delaware State Housing Authority - Services for Lenders \(destatehousing.com\)](http://www.destatehousing.com)





Q & A

- **True or False:** You are able to modify the DSHA mortgage to fit the lenders needs.

Click here to reveal the answer

- Compliance file review turn time is ____ hours.

Click here to reveal the answer

- **True or False:** The master servicer of all DSHA first mortgage loans is Lakeview Loan Servicing.

Click here to reveal the answer





Delaware State Housing Authority

DPA Wire Request and Closing Procedure

[Click to continue](#)



Learning Objectives

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

- Upload wire requests to DSHA



Wire Request

This is **ONLY** for files that are utilizing Down Payment and Closing Cost funds.

Once a file status is '**Committed**' status

1. The Compliance Approval Letter will be available on [DSHA Lender Portal \(mitas.com\)](https://mitas.com)
2. All Closing Documents will be available on Mitas – *DSHA 2nd Recorded mortgages must be returned to DSHA after recording.*
3. The Lender must upload the Wire Request to Mitas **no later than 2 pm the day prior to closing.**
4. DSHA will wire funds directly to the Closing Attorney the morning of closing



Q & A

- **True or False:** Wire requests must be uploaded into Mitas no later than 2 pm the day prior to closing.

[Click here to reveal the answer](#)

- **True or False:** All leftover funds at closing can be sent to DSHA.

[Click here to reveal the answer](#)

- If the borrower is utilizing the Tax MCC program, the borrower must sign _____ at closing in order to participate in the program.

[Click here to reveal the answer](#)





Delaware State Housing Authority

Post Closing

[Click to continue](#)



Learning Objectives

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

- Submit complete loan packages to Lakeview Loan Servicing for purchase
- Contact Lakeview Loan Servicing with questions
- Send the Delaware First-Time Homebuyer Tax Credit documents to Hilltop Securities



Post Closing: First Mortgage and Down Payment and Closing Cost Assistance

- Lender to submit complete loan package to Lakeview Loan Servicing for purchase, including compliance approval letter
- Closed loans must be delivered and purchased by Lakeview within the 60-day reservation period (75 or 90 days based on whether a 15- or 30-day extension was purchased)
- All fees and extension costs will be netted out of the delivery costs once the file is successfully delivered to Lakeview.
- Contact information Lakeview:

Lakeview Loan Servicing LLC Lender Support

Telephone: 855 253 8439 Option 3

Email: ClientServices@bayviewloanservicing.com

[Quick Reference Guide for Sellers Lakeview Loan Servicing](#)

Lakeview Correspondent website for Post Closing

<https://lakeviewcorrespondent.com>





Post Closing – Tax Credit MCC

- Lender to send the following documents to Hilltop Securities
 - Check for \$350 (Plus 1% origination if not using a DSHA first mortgage program)
 - DSHA approval letter
 - Mortgagor’s Affidavit
 - Notice of Potential Mortgage Subsidy Recapture Tax
 - Closing package checklist

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



Q & A

- **True or False:** All documents including the DSHA DPA mortgage must be delivered to Lakeview Loan Servicing.

[Click here to reveal the answer](#)

- If using the Tax MCC program as a stand alone program the fees are _____ and _____.

[Click here to reveal the answer](#)

- All locks are for a period of _____ days and there is one rate lock extension available for _____ days for _____ costs or _____ days for _____ costs.

[Click here to reveal the answer](#)

[Click to continue](#)





Final Assessment

Please click the link below to take the final assessment

[Quia - DSHA Assessment](#)

- You must receive an 80% to pass.
- Once training is complete, email Homeloans@delaware.gov with your name and email address.





CONTACT INFORMATION

- **Reserved loans:**
Homeloans@delaware.gov or 302-577-5001
- **Submitted to Underwriting:** Megan Faries
Megan.faries@delaware.gov or 302-574-3657
- **Scenarios:** Eileen Palmer or Bill Salamone
Eileen.Palmer@delaware.gov or 302-574-3650
William.Salamone@delaware.gov or 302-577-5011

