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## HouseCharlotte – Down Payment Assistance Program

The following information is **for LENDERS** as part of the House Charlotte down payment assistance program.

<p><b>For General Program Information, Loan Submission Process and Requirements</b></p> <p>DreamKey Partners 704-705-3999 <a href="mailto:HouseCharlotte@dkp.org">HouseCharlotte@dkp.org</a></p>	<p><b>For Lender Registration and Post Closing Account Services</b></p> <p>City of Charlotte Housing &amp; Neighborhood Services</p> <p>Ron Mason 704-336-2754 <a href="mailto:ronald.mason@charlottenc.gov">ronald.mason@charlottenc.gov</a> <a href="#">Post-Closing Account Services</a></p>
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- [Loan Submission Forms](#)
- [Household Income Eligibility Form](#)
- [Underwriting Criteria](#)
- [Helpful Hints](#)
- [Request additional information](#)

### LOAN PACKAGE SUBMISSION

- All loan submission packages requesting House Charlotte funds need to be submitted to DreamKey Partners.
- Review [Guidelines to Completing a House Charlotte Subsidy Package](#) for detailed instructions.
- Lenders will be able to upload the loan submission package electronically through our secure *SharePoint* system. Access is user specific. Please email [housecharlotte@dkp.org](mailto:housecharlotte@dkp.org) to request an invite.
- This is our preferred method for receiving packages, however, in case of technical issues, our address is DreamKey Partners ATTN: House Charlotte 4601 Charlotte Park Drive, Suite 350, Charlotte, NC 28217.
- A House Charlotte team member will confirm receipt of your package by emailing the lender and the Buyer's agent.



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**Upon receipt of a complete loan submission package, allow *20 business days* for processing and funding.**

- Once the loan is approved, the Lender, Buyer's Agent and Closing Attorney will be notified via email.

### **THE CLOSING PROCESS**

- When the House Charlotte funds are ready DreamKey Partners will notify the Lender, Buyer's Agent and Closing Attorney via email. **The check will need to be picked up at the City of Charlotte Housing & Neighborhood Services office, 600 E. Trade Street, Charlotte, NC 28202.**
- The loan closing documents will be sent to the Attorney's Office electronically from DreamKey Partners *SharePoint* system. The Attorney or Paralegal will need to download the closing documents from the system. Access is user specific. Please email [housecharlotte@dkp.org](mailto:housecharlotte@dkp.org) to request an invite.
- After closing, the Attorney's office should return closed executed original closing documents within 48hrs to **DreamKey Partners ATTN: House Charlotte 4601 Charlotte Park Drive, Suite 350, Charlotte, NC 28217.**

### **TO BECOME A REGISTERED HOUSE CHARLOTTE LENDER**

- [Lender Information Letter](#) (Includes items required to be submitted with Lender Agreement)
- [Lender Agreement](#) Effective April 1, 2017 – all Loan Officers must complete the mandatory new lender training to offer the House Charlotte program. There is also an annual renewal training requirement. Please contact [HouseCharlotte@dkp.org](mailto:HouseCharlotte@dkp.org) for details.
- Return completed documentation to Ronald Mason, House Charlotte Program Manager for the City of Charlotte's Housing and Neighborhood Services Department, [Ronald.mason@charlottenc.gov](mailto:Ronald.mason@charlottenc.gov).