

# HUD Section 184 Loan Program Now Available to Monacan Nation members

## What is Section 184?

- Home loan product for Federally Recognized Native Americans
- With low down payment
  - 2.25% for mortgages over \$50,000
- Loan Guarantee Fee & Premium
  - There is a 1.5% loan guarantee fee that can be added onto your mortgage
  - There is a monthly premium fee of .25% of the remaining loan balance

## What is a loan guarantee?

- A Federal guarantee is a pledge by the US to repay all or a portion of the unpaid principal, interest to the lender.
- Protects the lender from loss
- Does not protect the borrower from default and subsequent loss of collateral

## Homeownership Options

- Purchase existing house
- Refinancing
- New Construction
  - Manufactured
  - Modular/stick built
- Rehabilitation
- Purchase and rehabilitation

## Where can you buy in Virginia? (For areas outside of Virginia, please check the lending Authority List)

Amherst County	King and Queen County	Stafford County
Caroline County	King George County	City of Chesapeake
Charles City County	King William County	City of Hampton
Essex County	Lancaster County	City of Newport News
Hannover County	New Kent County	City of Norfolk
Henrico County	Richmond County	City of Portsmouth
Isle of Wight County	Rockbridge County	City of Suffolk
James City County	Spotsylvania County	City of Virginia Beach

## Benefits for the Home Owner:

- Fixed interest rate determined by lender
- 30 year maximum term
- Low Down Payment
  - 2.25% for loans over \$50,000
  - 1.25% for loan under \$50,000

## Ineligible Uses:

- Purchase of commercial structures
- Manufactured homes without a permanent foundation
- Investment properties (Eligible unities limited to 1-4 unit properties for tribal members)

**For further information, see the lending Authority List and contact a lender.**



U.S. Department Housing and Urban Development  
Office of Public and Indian Housing

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Special Attention of  
Administrators,  
Offices of Native American Programs;  
Tribal Government Leaders;  
Tribally Designated Housing Entities

Notice PIH 2004-19 (HA)  
Issued: September 29, 2004  
Expired: September 29, 2005

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**SUBJECT:** Notice on Designating an Indian Area for the Section 184 Indian Housing Loan Guarantee (Section 184) Program.

**PURPOSE:** This notice outlines the procedures that an Indian tribe should follow to designate its Indian area under the Section 184 program.

**BACKGROUND:** The Section 184 program, authorized by the Housing and Community Development (HCD) Act of 1992, as amended, provides loan guarantees to Indian tribes, tribally designated housing entities (TDHE) as that term is defined in the Native American Housing Assistance and Self-Determination Act of 1996, as amended (NAHASDA), and individual Indian families. Section 184(a), "Authority," provides that assistance is available to Indian tribes, Indian housing authorities, TDHEs and individual Indian families on "Indian lands." Section 184(b)(2), "Eligible Housing," refers to housing located "on trust land or land located in an Indian or Alaska Native area." Section 184(l)(4), "Definitions," defines the term "Indian area" to mean "the area within which an Indian housing authority or Indian tribe is authorized to provide housing." The latter is a cross-reference to the term "Indian area" as defined in NAHASDA and its predecessor, the United States Housing Act of 1937, as amended. The term "Indian lands" is not further defined in either the HCD or the Section 184 program regulations.

HUD's Government-to-Government Tribal Consultation Policy, which was signed by former Secretary Mel Martinez on June 28, 2001, has as one of its primary objectives, increasing flexibility for Indian tribal waivers of statutory and regulatory requirements. This Administration is committed to taking steps to streamline those processes.

Many affordable housing activities that are eligible under the IHBG program are integrally related to other programs, especially the Section 184 program. For example, an Indian tribe or TDHE is an eligible Section 184 program borrower, and down payment assistance or interest buy-downs are an eligible affordable housing activity under NAHASDA, so long as the family is otherwise qualified to participate in the IHBG program and can ultimately qualify for a home mortgage under the Section 184 guidelines.

Therefore, it is logical to have consistency of definitions between the two programs whenever possible. One such area is the use of consistent definitions to quantify the Indian areas where tribes and their TDHEs wish to use the Section 184 program to serve Native American families.

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Distribution: W-3-1, R-3-1, (PIH), R-6, R-7, 138-2

**PROCEDURE:** For purposes of the Section 184 program, Indian tribes that are IHBG grant recipients may use their IHBG Formula Area, as defined in 24 CFR 1000.302, as their Indian area without additional justification. Any area that meets the requirements for “reservation,” “near reservation,” or “service area,” as those terms are defined by the Bureau of Indian Affairs (BIA) in 25 CFR Part 20, may declare those areas as their Indian area, for purposes of the Section 184 program, by furnishing HUD with evidence of such a determination made by the BIA.

Any area that meet the definition of “Indian Country,” as that term is defined in 18 U.S.C. 1151, may be declared by a tribe as its Indian area, for purposes of the Section 184 program, by furnishing HUD with evidence of such a determination made by an agency or agencies of the Federal government responsible for making those determinations in order to qualify such areas as eligible areas for services to Indians.

If a tribe wishes to designate an Indian area, for purposes of the Section 184 program, that is not included in the above categories, the tribe must make a claim that it has authority to act in such area by doing the following:

- Provide a description of such area(s), along with any historical documentation, data or other information or evidence that they deem necessary to justify why they wish to provide tribal members or other Indians that reside in the area claimed with access to the Section 184 program;
- Provide a tribal ordinance, resolution, certification or other documentation memorializing official tribal action, signed by the appropriate tribal government official, declaring that the tribe wishes to provide Native Americans residing in the area(s) claimed with access to the Section 184 program (note that a certification would be in addition to any certification provided in an IHP); and
- Otherwise comply with all requirements for participation in the Section 184 program.

Indian tribes that are former IHBG recipients, but no longer participate in that program, and Indian tribes that are eligible for the IHBG program but choose not to participate in the IHBG program, shall use the IHBG Formula Area that was or would have been assigned to them, and they would be required to comply with the other criteria and use the methodologies described above to assert their Indian area.

**APPROVAL:** Requests should be submitted to the Director, Office of Loan Guarantee, in the Office of Native American Programs. HUD will review each tribal request on a case-by-case basis, and make a determination as to whether or not the tribe’s request to include an Indian area is approved, approvable with additional documentation, or not approvable. HUD will make its determination within 30 days of submission.

/s/

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Michael Liu, Assistant Secretary  
for Public and Indian Housing

Section 184 State Lending Authority

<b>Section 184 Lender Participation list August 2017</b>			
		The section 184 loan is available in all counties for the following states: AK, AZ, CA, CO, FL, HI, ID, IN, KS, MA, ME, MI, MN, MT, NC, ND, NM, NV, OK, OR, SC, SD, UT, WA, WI	
		The section 184 loan is available in SELECT counties for the following states: AL, CT, IA, IL, LA, MO, MS, NE, NY, RI, TX, WY	
		The section 184 loan is NOT available in the following states: AR, DE, DC, GA, KY, MD, NH, NJ, OH, PA, TN, VT, VA, WV	
<b>Section 184 Approved Lenders</b>	<b>Phone Number</b>	<b>Website</b>	<b>The lender will offer loans in the listed states</b>
1st Tribal Lending / Mid American Mortgage	866-235-4033	<a href="http://www.1tribal.com">www.1tribal.com</a>	all states
1st Capital Mortgage LLC	918 274-1519	<a href="http://www.1stcapitalok.com">www.1stcapitalok.com</a>	Ok
Academy Mortgage Corporation	800-660-8664	<a href="http://www.academymortgage.com">www.academymortgage.com</a>	AK,AZ, MI
ACC Temecula Home Loans	951-225-6900	<a href="http://www.AccTemeculaHomeLoans.com">www.AccTemeculaHomeLoans.com</a>	AZ, CA, NM
Alaska Pacific Bank	907-790-5196	<a href="http://www.alaskapacificbank.com">www.alaskapacificbank.com</a>	AK
Alaska USA FCU	800 525-9094	<a href="http://www.alaskausa.org">www.alaskausa.org</a>	AK, WA
American Bank of Oklahoma	918-686-7300	<a href="http://www.americanbankok.com">www.americanbankok.com</a>	OK
American Mortgage & Equity Consultants, IN	952-715-3839	<a href="http://www.amecinc.org">www.amecinc.org</a>	all states
American Mortgage Services	877-602-7380	<a href="http://www.ams-ok.com">www.ams-ok.com</a>	AR, KS, OK
America Southwest Mortgage Funding Corp	405-848-3600		all states
American Southwest Mortgage Corp	888-593-1003	<a href="http://www.amswmtg.com">www.amswmtg.com</a>	all states
Americas Lender LLC	918-682-9037	<a href="http://www.americaslenderonline.com">www.americaslenderonline.com</a>	TX, OK
American Pacific Mortgage	503 550-2662	<a href="http://www.grlpdx.com">www.grlpdx.com</a>	OR,WA,CA
AmeriPro Funding, Inc	512-335-5300	<a href="http://www.ameriprofunding.com">www.ameriprofunding.com</a>	all states
Armstrong Bank	866-773-6678	<a href="http://www.armstrongbank.com">www.armstrongbank.com</a>	OK
Arvest Mortgage Company	918-631-1500	<a href="http://www.arvest.com">www.arvest.com</a>	AR,OK
Associated Mortgage Corp	918-491-9900	<a href="http://www.amcmtg.com">www.amcmtg.com</a>	OK
AVB Bank	918-251-9611	<a href="http://www.bankavb.com">www.bankavb.com</a>	OK
BancFirst	877-602-2262	<a href="http://www.bancfirst.com">www.bancfirst.com</a>	OK
Bank 2	405-949-7000	<a href="http://www.bank2online.com">www.bank2online.com</a>	all states
Bankers Mortgage Corporation	913-451-8488	<a href="http://www.bankersmortgage.com">www.bankersmortgage.com</a>	all
Bank of Commerce	918-266-2567	<a href="http://www.bankboc.com">www.bankboc.com</a>	all states
Bank of England	888-639-2517	<a href="http://www.184loans.com/">http://www.184loans.com/</a>	all staes
Bank of Oklahoma (BOKF NA)	800-234-6181	<a href="http://www.bankofoklahoma.com">www.bankofoklahoma.com</a>	all states
Bank SNB	888-762-4762	<a href="http://www.snb.com">www.snb.com</a>	all staes
Bay Bank	920-490-7600	<a href="http://www.baybankgb.com">www.baybankgb.com</a>	IA, IL, MI, MN, WI
Cascade Northern Mortgage	360-882-0802	<a href="http://www.cascadenorthernmortgage.com">www.cascadenorthernmortgage.com</a>	all states
Cascade Residential Mortgage	503 892-0011	<a href="http://www.cascaderm.com">www.cascaderm.com</a>	CA, OR, WA
Catalyst Lending	303-843-4540	<a href="http://www.catalystlending.com">www.catalystlending.com</a>	AZ,CA, CO,KS,MO,NM,TX, UT
Capital Mortgage LLC	515-440-0554	<a href="http://www.capitalmortgageiowa.com">www.capitalmortgageiowa.com</a>	all states
Centennial Home Mortgage, LLC	405-615-0146	<a href="http://www.centennialmtg.com">www.centennialmtg.com</a>	OK
Cherry Creek Mortgage	303-320-4040	<a href="http://www.cherrycreekmortgage.com">www.cherrycreekmortgage.com</a>	all states
Chippewa Valley Bank	715-266-3501	<a href="http://www.chippewavalleybank.com">www.chippewavalleybank.com</a>	MI, MN, ND, WI,IL
Citizens Bank of Ada	580-332-6100	<a href="http://www.citizensada.com">www.citizensada.com</a>	all states

## Section 184 State Lending Authority

Citizens Community Credit Union	701-665-1303	www.citizens-cu.org	ND, SD
Cliff Mortgage	360-683-4848	www.clifmtg.com	WA
Cornerstone Home Lending	702-492-5077	www.houseloan.com	all states
DAS Acquisition Company LLC	314-628-2000	www.usa-mortgage.com	
Denali Alaskan Federal CU	866-450-3262	denalialaskanhomeloans.com	AK
DHI Mortgage Company, LTD	512-502-0545	www.dhimortgage.com	all
Directors Mortgage, Ince	503.636.6000	directorsmortgage.net	all states
Eagle Bank	406-883-2940	https://www.eaglebankmt.com/	MT
Exchange Bank and Trust Co	405-742-0202	www.easybanking.net	ok
Fairway Independent Mortgage	608-837-4800	www.fairwayindependentmc.com	all states
Financial Concepts Mortgage LLC	405-722-5626	www.fcmortgageloans.com	OK
First American Mortgage Inc	405-354-0426	http://faminc.biz/	OK
First Choice Loan Services Inc	888-639-2517	www.184loans.com	all states
First Commercial Bank	405-844-0110	https://www.firstcommercialbk.com	OK
First Mortgage Company LLC	405-302-0009	www.firstmortgageco.com	CO, OK
First National Bank & Trust Co (Of Shawnee)	405-275-8830	www.fnbokla.bank	all states
First National Bank Alaska	907-777-4362	www.fnbalaska.com	AK
First Priority Financial Inc	707-432-1000	http://firstpriorityfinancial.com	CA
First United Bank and Trust Co	800-924-4427	www.firstunitedbank.com	all states
Founders Group of Nevada	405-471-6660	www.foundersmortgageinc.com	OK
Gateway Mortgage Group	877-406-8109	www.gatewayloan.com	all states
Georgetown Mortgage LLC	512-930-7888	www.gtnmtg.com	all states
Goldmark Financial Corp	425-776-1166	www.goldmarkfinancial.com	WA
Great Plains National Bank (GPN)	405-720-7064	www.gpnbank.com	all states
Guild Mortgage Company	405-830-5326	www.guildmortgage.com	ND, OR, SD, WA
Hana Financial, Inc	213-977-7216	www.hanafinancial.com	all
Homestate Mortgage Company LLC	907-762-5890	www.homestatemt.com	AK
Homestead Mortgage Services Inc	918-456-5599	www.mortgagelendersearch.net	OK
Hunt Mortgage Services	405-361-5172	www.loan-mortgagebroker.com	OK
Iserve Residential Lending LLC	480-614-6700	www.iserveilending.com	AZ, CA, CO, NV, NM
Jackson County Bank	715-284-5341	www.jacksoncountybank.com	WI
Key Mortgage group, Inc	505-334-2510	azeteckey.com	nm, co
Keystone Mortgage Company	800-289-6712	http://keystonehomeloans.com/	MT WA
Kodiak Island Housing Authority	907-486-8111	www.kodiakislandhousing.com	AK
Leader Mortgage Corp	918-682-4888	http://leadermuskogee.com	OK
Leader One Financial Corp	800-270-3416	www.leader1.com	KS, OK
Legacy Mortgage LLC	505-296-4747	www.legacymortgagenm.com	NM
Lighthouse Financial Enterprises, Inc	503-485-9500	greatestlender.com	OR
LoanDepot	888-337-6888	www.loandepot.com	all states
Lumbee Guaranty Bank	910-521-9707	www.lumbeegarantybank.com	NC
M&T Bank (servicing only)	n/a	n/a	n/a
Minnesota Chippewa Tribe Finance Corp	218-335-8581	www.mctfc.org	MN
Mortgage Broker Network Group LLC (MBNG)	918-449-9838	www.mbng.com	OK
Native American Bank	866-522-0438	http://www.nabna.com/	all states
Neighborhood Mortgage	360-671-8044	www.neighborhoodmortgage.net	WA
New Executive Mortgage	989-671-3500	www.execmortgageofmi.com	MI
Open Mortgage LLC	512-492-3300	www.openmortgage.com	all states
Pacific Residential Mortgage, LLC	503-699-5626	www.[acresmortgage.com	all states
Patriot Mortgage Corporation	541-767-0520	www.patriotmortgageteam.com	CA, OR, WA
Peoples Bank & Trust Co	580-757-2409	www.peoplesbankusa.com	OK

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Price Mortgage Group, Inc	405-513-7700	midwestfamilylendingcorp.com	ok
PrimeLending	800-317-7463	www.primelending.com	all states
Pro Mortgage Associates Inc	800-328-9918	www.profmortgage.com	OK
Prosperity Bank	918-748-7177	http://hlc.prosperitybankusa.com/	OK TX
Real Estate Financial Services	800-732-5414	www.rwloan.com	CA
RCB Bank	855-226-5722	www.rcbbank.com	KS, OK
Homestar Financial Corp	770-503-0380	www.homestarfc.com	all sates
Red Rock Mortgage & Lending LLC	405-488-5626	www.redrocklend.com	OK
Regent Finanial Group Inc	800-254-4103	www.regentfinancial.com	AR, IA, KS, NE, OK
Republic B&T (RBT)	800-994-2055	www.bankrbt.mobi	OK
Resident Lending Group Inc	503-589-1999	www.residentlendinggroup.com	OR, WA
Residential Mortgage LLC (RM)	907-222-8800	www.residentialmtg.com	AK, WA
Resource Mortgage of Norman	405-290-1404	www.mortgagelendersearch.net	OK
Spirit Bank NA	800-352-1171	www.spiritbank.com	OK
Spirit of Alaska Federal Credit Union	800-478-1949	www.spiritofak.com	AK
Stillwater Mortgage	307-237-7002	www.stillwatermortgage.net	OK, WY
Suburban Mortgage Inc	602-942-7777	www.submort.com	AZ, NM
Summit Funding Inc	951-634-3532	www.summitfunding.net	CA, ID
Sun West Mortgage Corp	800-453-7884	www.swmc.com	all states
Starboard Financial	480-897-9777	starboardfinancial.com	all states
The Bank, NA	918-423-2265	www.thebankna.com	all states
The Private Mortgage Group, LLC	402-392-5800	theprivatemortgagegroup.com	all states
Tutrie Mountain State bank	701-477-5995	www.tnstatebank.com	all states
Tlingit-Haida Regional Housing Authority	888-241-6868	www.thrha.org	AK
Today Lending LLC	877-863-2901	www.todaylending.com	FL, KS, OK, OR,
Towne Mortgage Co.	888-778-9700	www.townemortgage.com	all states
True North FCU	907-523-4710	www.truenorthfcu.org	all states
TTCU- The Credit Union	918-749-8828	www.ttcu.com	all
United Funding Fidelity Corp.	866-760-0600	www.uffwholesale.com	AR, MO, OK
Universal Lending Corp	800-758-4063	www.ulc.com	OK, NM, CO, WY
US Mortgage Corporation	631-580-2600	www.usmortgage.com	all states
Valliance bank	405-286-5700	vbank.com	all sates
VanDyk Mortgage	616-940-3000	www.vandykmortgage.com	all
V.I.P. Mortgage, INC	480-966-0919	www.vipmtginc.com	all states
Vision Bank	580-332-5131	www.visionbankok.com	all states
W R Starkey Mortgage LLP	866-952-4968	www.wrstarkey.com	Ok, CO
WestStar / Everett Funding, Inc	800-281-6446	www.westloan.com	all states
Woodlands National Bank	888-532-4142	www.woodlandsnationalbank.com	MN, WS