

# OCAP – Lender Participation Process

## Lender and Reserve Fund Set-up

- 1) Lender signs OCAP Participation Agreement and sends it to Ohio Department of Development.
- 2) Lender is added to OCAP Participating Lenders list.
- 3) Lender opens Reserve Fund as instructed by Ohio Department of Development.

# OCAP – Enrollment Process

- 1) Borrower applies to Lender
- 2) Lender performs analysis and determines the need for OCAP assistance
- 3) Lender submits OCAP Pre-Approval form to [ocap@development.ohio.gov](mailto:ocap@development.ohio.gov)
- 4) State reviews and approves
- 5) Lender closes loan and makes Borrower and Lender Reserve Fund Contribution Fees
- 6) Lender submits OCAP enrollment forms (Lender's Loan Enrollment and Certification plus Loan Enrollment and Certification Borrower's Information) along with proof of Contribution Fees deposit to [ocap@development.ohio.gov](mailto:ocap@development.ohio.gov)
- 7) State enrolls loan and sends OCAP Contribution Fee to Reserve Fund