



FHA's Office of Single Family Housing

FHA Lender Certifications

Annual Certifications Included in FHA's Lender Electronic Assessment Portal (LEAP) Recertification
Initial Certifications Included in FHA'S Online Application for Lender Approval
Changes Proposed September 1, 2015



**FHA LENDER ANNUAL CERTIFICATIONS
SUPERVISED AND NONSUPERVISED MORTGAGEES**

FHA LENDER ANNUAL CERTIFICATIONS – SUPERVISED AND NONSUPERVISED MORTGAGEES

Version Prior to 1/1/2015	Version Implemented 1/1/2015	Proposed New Version	Explanation of Changes
N/A	N/A	HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.	Add instructions to refer Mortgagees to <i>SF Handbook 4000.1</i> for term definitions
<p>1. I certify that I am a Corporate Officer of the above-mentioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am duly authorized to execute this certification on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD-FHA regulations, handbooks, Mortgagee Letters, Title I Letters, and policies.</p>	<p>1. I certify that I am a Corporate Officer and/or Principal Owner of the above-mentioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am duly authorized to execute these certifications on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD-FHA regulations, handbooks, Mortgagee Letters, Title I Letters, and policies.</p>	<p>1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am authorized to execute these certifications on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD-FHA regulations, handbooks, guidebooks, Mortgagee Letters, Title I Letters, and policies.</p>	<p><u>1/1/2015 Version</u> Added “and/or Principal Owner” as authorized signatory for consistency with initial approval certifications</p> <p>Pluralized “certifications”</p> <p><u>Proposed New Version</u> Delete “and/or Principal Owner” as authorized signatory due to revised definition of “Corporate Officer” in <i>SF Handbook 4000.1</i></p> <p>Delete “duly”</p> <p>Add “guidebooks” to cover policy issued by FHA’s offices of Multifamily Housing Programs and Healthcare Programs</p>
<p>2. I certify that the Mortgagee is fully responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and for the actions of its employees and contractors</p>	<p>2. I acknowledge that the Mortgagee is fully responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee, and for the actions of any Affiliates</p>	<p>2. I acknowledge that the Mortgagee is responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee, and for the actions of any Affiliates</p>	<p><u>1/1/2015 Version</u> Changed “certify” to “acknowledge”</p> <p>Clarified language around Affiliates – mortgagee is responsible for the actions of its Affiliate entities, not necessarily</p>

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conducting FHA business for the Mortgagee.	participating in FHA programs for or on behalf of the Mortgagee.	participating in FHA programs for or on behalf of the Mortgagee.	<p>for the actions of each individual employed by the entity Capitalized terms that are defined in <i>SF Handbook 4000.1</i></p> <p><u>Proposed New Version</u> Delete “fully”</p>
<p>3. I certify that during the Certification Period, the Mortgagee was not, and did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was subject to a current suspension, debarment, limited denial of participation or other restriction imposed under Part 24 of Title 24 of the Code of Federal Regulations, Part 180 of Title 2 of the Code of Federal Regulations as implemented by Part 2424 of Title 2, or any successor regulations to such parts, or under similar provisions of any other Federal agency.</p>	<p>3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not, and did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was subject to a current suspension, debarment, Limited Denial of Participation (LDP) or other restriction imposed under Part 24 of Title 24 of the Code of Federal Regulations, Part 180 of Title 2 of the Code of Federal Regulations as implemented by Part 2424 of Title 2, or any successor regulations to such parts, or under similar provisions of any other federal or state agency.</p>	<p>3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not, and did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was subject to a current suspension, debarment, Limited Denial of Participation (LDP) or other restriction imposed under Part 24 of Title 24 of the Code of Federal Regulations, Part 180 of Title 2 of the Code of Federal Regulations as implemented by Part 2424 of Title 2, or any successor regulations to such parts, or under similar provisions of any other federal or state agency, except for those actions or sanctions, if any, the Mortgagee reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p><u>1/1/2015 Version</u> Added qualifier</p> <p>Capitalized terms that are defined in <i>SF Handbook 4000.1</i></p> <p><u>Proposed New Version</u> Add exception for mortgagee-reported instances of non-compliance; reporting requirements are detailed in <i>SF Handbook 4000.1</i></p>

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<p>4. I certify that during the Certification Period, the Mortgagee was not, and did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was under indictment for, or had been convicted of, an offense that reflects adversely upon the Mortgagee’s integrity, competence or fitness to meet the responsibilities of an FHA-approved Mortgagee; who had pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry during the 7-year period preceding the first day of the Certification Period; and/or who had ever had pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry that involved an act of fraud, dishonesty, a breach of trust, or money laundering.</p>	<p>4. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not, and did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was under indictment for, or had been convicted of, an offense that reflects adversely upon the Mortgagee’s integrity, competence, or fitness to meet the responsibilities of an FHA-approved Mortgagee; who had been convicted of or pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry during the seven-year period preceding the first day of the Certification Period; or who had ever been convicted of or pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry that involved an act of fraud, dishonesty, a breach of trust, or money laundering.</p>	<p>4. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not, and did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was under indictment for, or had been convicted of, an offense that reflects adversely upon the Mortgagee’s integrity, competence, or fitness to meet the responsibilities of an FHA-approved Mortgagee; who had been convicted of or pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry during the seven-year period preceding the first day of the Certification Period; or who had ever been convicted of or pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry that involved an act of fraud, dishonesty, a breach of trust, or money laundering, except for those occurrences, if any, the Mortgagee reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p><u>1/1/2015 Version</u> Added qualifier</p> <p><u>Proposed New Version</u> Add exception for mortgagee-reported instances of non-compliance; reporting requirements are detailed in <i>SF Handbook 4000.1</i></p>

FHA LENDER ANNUAL CERTIFICATIONS – SUPERVISED AND NONSUPERVISED MORTGAGEES

Version Prior to 1/1/2015	Version Implemented 1/1/2015	Proposed New Version	Explanation of Changes
N/A	N/A	<p>5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period I, my firm (i.e., the Mortgagee) and its principals (i.e., the Mortgagee’s Corporate Officers): (a) were not Debarred, Suspended, Proposed for Debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (b) have not, within a three-year period preceding this certification, been convicted of or had a civil judgment rendered against them for (i) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; (ii) violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (c) were not indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in 5(b) of this certification; and (d) have not,</p>	<p><u>Proposed New Version</u> Add new statement to cover occurrences currently covered in Form 92900-A, items G(2)-(4), which are proposed for removal from that form.</p> <p>HUD has determined that this statement should apply at the lender level rather than the loan level so that any related noncompliance is subject to the procedures of the Mortgagee Review Board.</p>

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		<p>within a three-year period preceding this certification, had one or more public transactions (Federal, State or local) terminated for cause or default, except for those occurrences, if any, the Mortgagee reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	
<p>5. I certify that during the Certification Period, the Mortgagee was not sanctioned by any federal, state, or local government agency or by any other regulatory or oversight entity with jurisdiction over the Mortgagee, except for those sanctions, if any, the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not sanctioned by any federal, state, or local government agency or by any other regulatory or oversight entity with jurisdiction over the Mortgagee, except for those sanctions, if any, the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>6. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not sanctioned by any federal, state, or local government agency or by any other regulatory or oversight entity with jurisdiction over the Mortgagee, except for those sanctions, if any, the Mortgagee reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p><u>1/1/2015 Version</u> Added qualifier</p> <p><u>Proposed New Version</u> Renumber due to addition of new statement #5</p> <p>Delete “timely” as specific reporting requirements are detailed in <i>SF Handbook 4000.1</i></p>

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<p>6. I certify that during the Certification Period, the Mortgagee was not subject to any unresolved findings, except for those unresolved findings, if any, the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>6. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not subject to any Unresolved Findings, except for those Unresolved Findings, if any, the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>7. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not subject to any Unresolved Findings, except for those Unresolved Findings, if any, the Mortgagee reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p><u>1/1/2015 Version</u> Added qualifier</p> <p>Capitalized terms that are defined in <i>SF Handbook 4000.1</i></p> <p><u>Proposed New Version</u> Renumber due to addition of new statement #5</p> <p>Delete “timely” as specific reporting requirements are detailed in <i>SF Handbook 4000.1</i></p>
<p>7. I certify that during the Certification Period, no officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed or retained by the Mortgagee was subject to any sanctions or unresolved findings, except for those sanctions or unresolved findings, if any, that the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>7. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was subject to any sanctions or Unresolved Findings, except for those sanctions or Unresolved Findings, if any, that the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>8. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee did not employ or retain any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator who was subject to any sanctions or Unresolved Findings, except for those sanctions or Unresolved Findings, if any, that the Mortgagee reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p><u>1/1/2015 Version</u> Added qualifier</p> <p>Capitalized terms that are defined in <i>SF Handbook 4000.1</i></p> <p><u>Proposed New Version</u> Renumber due to addition of new statement #5</p> <p>Delete “timely” as specific reporting requirements are detailed in <i>SF Handbook 4000.1</i></p>

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<p>8. I certify that during the Certification Period, the Mortgagee was not refused any license necessary to conduct its normal operations in the real estate or mortgage loan industry. I further certify that throughout the Certification Period, the Mortgagee maintained compliance with all applicable provisions of the S.A.F.E. Mortgage Licensing Act of 2008 or its equivalent under state law, including all Nationwide Mortgage Licensing System and Registry requirements.</p>	<p>8. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not refused, or had revoked, any license necessary to conduct its normal operations in the real estate or mortgage loan industry. I further certify that, to the best of my knowledge and after conducting a reasonable investigation, throughout the Certification Period the Mortgagee maintained compliance with all applicable provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) (12 U.S.C. § 5101 et seq.) or its equivalent under state law, including all Nationwide Mortgage Licensing System and Registry requirements, except for those instances of non-compliance, if any, that the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>9. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period the Mortgagee was not refused, or had revoked, any license necessary to conduct its normal operations in the real estate or mortgage loan industry. I further certify that, to the best of my knowledge and after conducting a reasonable investigation, throughout the Certification Period the Mortgagee maintained compliance with all applicable provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) (12 U.S.C. § 5101 et seq.) or its equivalent under state law, including all Nationwide Mortgage Licensing System and Registry requirements, except for those instances of non-compliance, if any, that the Mortgagee reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p><u>1/1/2015 Version</u> Added qualifier</p> <p>Added full name of SAFE Act and citation to U.S. Code</p> <p>Added exception for mortgagee-reported instances of non-compliance; reporting requirements are detailed in <i>SF Handbook 4000.1</i></p> <p><u>Proposed New Version</u> Renumber due to addition of new statement #5</p> <p>Delete “timely” as specific reporting requirements are detailed in <i>SF Handbook 4000.1</i></p>

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<p>9. I certify that to the best of my knowledge, and after having conducted a reasonable investigation, that the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD-FHA regulations and requirements applicable to the Mortgagee’s continued approval and operations, including those contained in HUD handbooks, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD.</p>	<p>9. I certify that, to the best of my knowledge and after conducting a reasonable investigation, the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD-FHA regulations and requirements applicable to the Mortgagee’s continued approval and operations, including those contained in HUD handbooks, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>10. I certify that, to the best of my knowledge and after conducting a reasonable investigation, the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD-FHA regulations and requirements applicable to the Mortgagee’s continued approval and operations, including those contained in HUD handbooks, guidebooks, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p><u>1/1/2015 Version</u> Added exception for mortgagee-reported instances of non-compliance; reporting requirements are detailed in <i>SF Handbook 4000.1</i></p> <p><u>Proposed New Version</u> Re-number due to addition of new statement #5</p> <p>Add “guidebooks” to cover policy issued by FHA’s offices of Multifamily Housing Programs and Healthcare Programs</p> <p>Delete “timely” as specific reporting requirements are detailed in <i>SF Handbook 4000.1</i></p>
<p>10. Each of my certifications is true and accurate to the best of my knowledge and belief. I understand that if I knowingly have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) on this form, I may be subject to administrative, civil and/or criminal penalties, including debarment, fines, and imprisonment under applicable federal law.</p>	<p>10. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I knowingly have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment and debarment under applicable federal law.</p>	<p>11. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) knowingly on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment, and debarment under applicable federal law.</p>	<p><u>1/1/2015 Version</u> Deleted “and belief”</p> <p>Changed “penalties” to “sanctions” and added “damages, penalties” after “including”</p> <p><u>Proposed New Version</u> Re-number due to addition of new statement #5</p> <p>Minor rewording for clarity</p>

FHA LENDER ANNUAL CERTIFICATIONS
INVESTING AND GOVERNMENT MORTGAGEES

FHA LENDER ANNUAL CERTIFICATIONS – INVESTING AND GOVERNMENT MORTGAGEES

Version Prior to 1/1/2015	Version Implemented 1/1/2015	Proposed New Version	Explanation of Changes
N/A	N/A	HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.	Add instructions to refer Mortgagees to <i>SF Handbook 4000.1</i> for term definitions
<p>1. I certify that I am a Corporate Officer of the above-mentioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am duly authorized to execute this certification on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD-FHA regulations, handbooks, Mortgage Letters, Title I Letters, and policies.</p>	<p>1. I certify that I am a Corporate Officer and/or Principal Owner of the above-mentioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am duly authorized to execute these certifications on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD-FHA regulations, handbooks, Mortgage Letters, Title I Letters, and policies.</p>	<p>1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am authorized to execute these certifications on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD-FHA regulations, handbooks, guidebooks, Mortgage Letters, Title I Letters, and policies.</p>	<p><u>1/1/2015 Version</u> Added “and/or Principal Owner” as authorized signatory for consistency with initial approval certifications</p> <p>Pluralized “certifications”</p> <p><u>Proposed New Version</u> Delete “and/or Principal Owner” as authorized signatory due to revised definition of “Corporate Officer” in <i>SF Handbook 4000.1</i></p> <p>Delete “duly”</p> <p>Add “guidebooks” to cover policy issued by FHA’s offices of Multifamily Housing Programs and Healthcare Programs</p>

FHA LENDER ANNUAL CERTIFICATIONS – INVESTING AND GOVERNMENT MORTGAGEES

Version Prior to 1/1/2015	Version Implemented 1/1/2015	Proposed New Version	Explanation of Changes
<p>2. I certify that to the best of my knowledge, and after having conducted a reasonable investigation, that the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD-FHA regulations and requirements applicable to the Mortgagee’s continued approval and operations, including those contained in HUD handbooks, Mortgage Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD.</p>	<p>2. I certify that, to the best of my knowledge and after having conducted a reasonable investigation, the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD-FHA regulations and requirements applicable to the Mortgagee’s continued approval and operations, including those contained in HUD handbooks, Mortgage Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee timely reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p>2. I certify that, to the best of my knowledge and after conducting a reasonable investigation, the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD-FHA regulations and requirements applicable to the Mortgagee’s continued approval and operations, including those contained in HUD handbooks, guidebooks, Mortgage Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee reported to HUD during the Certification Period and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.</p>	<p><u>1/1/2015 Version</u> Added exception for mortgagee-reported instances of non-compliance; reporting requirements are detailed in <i>SF Handbook 4000.1</i></p> <p><u>Proposed New Version</u> Add “guidebooks” to cover policy issued by FHA’s offices of Multifamily Housing Programs and Healthcare Programs</p> <p>Delete “timely” as specific reporting requirements are detailed in <i>SF Handbook 4000.1</i></p>
<p>3. Each of my certifications is true and accurate to the best of my knowledge and belief. I understand that if I knowingly have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) on this form, I may be subject to administrative, civil and/or criminal penalties, including debarment, fines, and imprisonment under applicable federal law.</p>	<p>3. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I knowingly have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment, and debarment under applicable federal law.</p>	<p>3. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) knowingly on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment, and debarment under applicable federal law.</p>	<p><u>1/1/2015 Version</u> Deleted “and belief”</p> <p>Changed “penalties” to “sanctions” and added “damages, penalties” after “including”</p> <p><u>Proposed New Version</u> Minor rewording for clarity</p>

FHA LENDER INITIAL APPROVAL CERTIFICATIONS

FHA LENDER INITIAL APPROVAL CERTIFICATIONS

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N/A	N/A	HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.	Add instructions to refer Mortgagees to <i>SF Handbook 4000.1</i> for term definitions
1. I certify I am a corporate officer and/or principal/owner of the above-named applicant with the authority to legally bind the applicant and to execute these certifications and acknowledgments on behalf of the applicant.	1. I certify that I am a Corporate Officer and/or Principal Owner of the above-mentioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I have the authority to legally bind the Mortgagee; and that I am duly authorized to execute these certifications and acknowledgments on behalf of the Mortgagee.	1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I have the authority to legally bind the Mortgagee; and that I am authorized to execute these certifications and acknowledgments on behalf of the Mortgagee.	<p><u>1/1/2015 Version</u> Aligned language with annual certifications</p> <p>Capitalized terms that are defined in <i>SF Handbook 4000.1</i></p> <p><u>Proposed New Version</u> Delete “and/or Principal Owner” as authorized signatory due to revised definition of “Corporate Officer” in <i>SF Handbook 4000.1</i></p> <p>Delete “duly”</p>
	2. I acknowledge that the Mortgagee is fully responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee.	2. I acknowledge that the Mortgagee is responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee.	<p><u>1/1/2015 Version</u> Added to align with responsibility clause in annual certifications</p> <p>Did not include Affiliates language here because the applicant mortgagee is not yet approved and not yet responsible Affiliates as defined by FHA</p> <p><u>Proposed New Version</u> Delete “fully”</p>

FHA LENDER INITIAL APPROVAL CERTIFICATIONS

Version Prior to 1/1/2015	Version Implemented 1/1/2015	Proposed New Version	Explanation of Changes
<p>2. I certify the applicant is not subject to any assessments or contingent liabilities not disclosed in its financial statements.</p>	<p><i>Removed</i></p>	<p><i>N/A</i></p>	<p><u>1/1/2015 Version</u> Removed</p> <p>Will ask as a question on the online application for approval</p> <p>Standard operating procedures are to evaluate any disclosures and affirmative disclosure does not necessarily result in automatic disapproval</p> <p><u>Proposed New Version</u> N/A</p>
<p>3. I certify that neither the applicant nor any of its principals, partners, officers, individuals serving on its board of directors, managers, supervisors, loan originators, loan processors, loan underwriters, individuals acting as authorized signatories or other employees are:</p>	<p>3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, neither the Mortgagee, nor any of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, or loan originators are:</p>	<p>3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, neither the Mortgagee, nor any of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, or loan originators are:</p>	<p><u>1/1/2015 Version</u> Added qualifier</p> <p>Removed “individuals acting as authorized signatories” as the list already includes officers</p> <p>Revised order to align with annual certifications</p> <p><u>Proposed New Version</u> No further changes</p>

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<p>(a) Suspended, debarred, under a limited denial of participation (LDP), or otherwise restricted under Part 25 of Title 24 of the Code of Federal Regulations, Part 180 of Title 2 of the Code of Federal Regulations as implemented by Part 2424, or any successor regulations to such parts, or under similar provisions of any other Federal or State agencies;</p>	<p>(a) Currently suspended, terminated, debarred, fined, convicted, denied approval, or subject to a license or approval revocation, or other sanction(s) by any federal, state, or local government agency, or by any other regulatory or oversight entity with jurisdiction over the Mortgagee or its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, or loan originators, including being currently subject to a suspension, debarment, Limited Denial of Participation (LDP), or other restriction imposed under Part 24 of Title 24 of the Code of Federal Regulations, Part 180 of Title 2 of the Code of Federal Regulations as implemented by Part 2424 of Title 2, or any successor regulations to such parts, or under similar provisions of any other federal or state agency;</p>	<p>(a) Currently suspended, terminated, debarred, fined, convicted, denied approval, or subject to a license or approval revocation, or other sanction(s) by any federal, state, or local government agency, or by any other regulatory or oversight entity with jurisdiction over the Mortgagee or its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, or loan originators, including being currently subject to a suspension, debarment, Limited Denial of Participation (LDP), or other restriction imposed under Part 24 of Title 24 of the Code of Federal Regulations, Part 180 of Title 2 of the Code of Federal Regulations as implemented by Part 2424 of Title 2, or any successor regulations to such parts, or under similar provisions of any other federal or state agency;</p>	<p><u>1/1/2015 Version</u> Combined with previous subsection 3(h) to consolidate subject matter related to administrative actions</p> <p>Aligned language with annual certifications</p> <p>Replaced CFR citation as Part 24 is Government Debarment and Suspension, which has been moved to 2 U.S.C. Part 180, and Part 25 is jurisdiction of the Mortgagee Review Board</p> <p><u>Proposed New Version</u> No further changes</p>
<p>(b) Under indictment for, have been convicted of, or charged with a felony offense that reflects adversely upon the applicants integrity, competence or fitness to meet the responsibilities of a FHA approved lender;</p>	<p>(b) Under indictment for, or have been convicted of, an offense that reflects adversely upon the Mortgagee’s integrity, competence, or fitness to meet the responsibilities of an FHA-approved mortgagee;</p>	<p>(b) Under indictment for, or have been convicted of, an offense that reflects adversely upon the Mortgagee’s integrity, competence, or fitness to meet the responsibilities of an FHA-approved mortgagee;</p>	<p><u>1/1/2015 Version</u> Removed “charged with” as certification only needs to cover indictments or convictions</p> <p>Removed “felony” as certification needs to cover any offense that fits the description</p> <p><u>Proposed New Version</u> No further changes</p>

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Version Prior to 1/1/2015	Version Implemented 1/1/2015	Proposed New Version	Explanation of Changes
<p>(e) Convicted of, or has pled guilty or nolo contendere (no contest) to, a felony related to participation in the real estate, mortgage loan, or financial services industry - (1) During the 7-year period preceding the date of the application for licensing and registration; or (2) At any time preceding such date of application, if such felony involved an act of fraud, dishonesty, breach of trust, or money laundering;</p>	<p>(c) Convicted of, or have pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry:</p> <ul style="list-style-type: none"> i. during the seven-year period preceding the date of this application for FHA approval, or ii. at any time preceding the date of this application for FHA approval, if such felony involved an act of fraud, dishonesty, a breach of trust, or money laundering; 	<p>(c) Convicted of, or have pled guilty or <i>nolo contendere</i> to a felony related to participation in the real estate or mortgage loan industry:</p> <ul style="list-style-type: none"> iii. during the seven-year period preceding the date of this application for FHA approval, or iv. at any time preceding the date of this application for FHA approval, if such felony involved an act of fraud, dishonesty, a breach of trust, or money laundering; 	<p><u>1/1/2015 Version</u> Removed “financial services industry” to align with language in governing regulations at 24 CFR 202.5(j)</p> <p>Clarified language to specify application for FHA approval</p> <p>Reordered subsections to group similar certifications</p> <p><u>Proposed New Version</u> No further changes</p>
<p>(c) Subject to unresolved findings contained in a Department of Housing and Urban Development or other governmental audit, investigation, or review;</p>	<p>(d) Subject to any Unresolved Findings as the result of any U.S. Department of Housing and Urban Development (HUD) or other governmental investigation, audit, or review;</p>	<p>(d) Subject to any Unresolved Findings as the result of any U.S. Department of Housing and Urban Development (HUD) or other governmental investigation, audit, or review;</p>	<p><u>1/1/2015 Version</u> Aligned with language in governing regulations at 24 CFR 202.5(j)</p> <p>Capitalized terms that are defined in <i>SF Handbook 4000.1</i></p> <p>Reordered subsections to group similar certifications</p> <p><u>Proposed New Version</u> No further changes</p>

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Version Prior to 1/1/2015	Version Implemented 1/1/2015	Proposed New Version	Explanation of Changes
(d) Engaged in business practices that do not conform to generally accepted practices of prudent lenders or that demonstrate irresponsibility, including, but not limited to, failure to satisfy debts due and owing to FHA/HUD, or associating or affiliating, for the purpose of conducting mortgage business, with a person or entity previously sanctioned/fined by HUD;	(e) Engaged in business practices that do not conform to generally accepted practices of prudent mortgagees or that demonstrate irresponsibility; or	(e) Engaged in business practices that do not conform to generally accepted practices of prudent mortgagees or that demonstrate irresponsibility; or	<p><u>1/1/2015 Version</u> Examples in text removed</p> <p>Aligned with language in governing regulations at 24 CFR 202.5(j)</p> <p>Reordered subsections to group similar certifications</p> <p><u>Proposed New Version</u> No further changes</p>
(f) In violation of provisions of the S.A.F.E. Mortgage Licensing Act of 2008 (12 U.S.C.5101 et seq.) or any applicable provision of state law;	(f) In violation of provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) (12 U.S.C. § 5101 et seq.) or its equivalent under state law, including all Nationwide Mortgage Licensing System and Registry requirements.	(f) In violation of provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) (12 U.S.C. § 5101 et seq.) or its equivalent under state law, including all Nationwide Mortgage Licensing System and Registry requirements.	<p><u>1/1/2015 Version</u> Aligned with language in annual certifications</p> <p><u>Proposed New Version</u> No further changes</p>
(g) In violation of any other requirement established by the Secretary;	<i>Removed</i>	<i>N/A</i>	<p><u>1/1/2015 Version</u> Removed</p> <p>Overly broad; specific requirements for lender approval are included in other certification statements</p> <p><u>Proposed New Version</u> N/A</p>

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Version Prior to 1/1/2015	Version Implemented 1/1/2015	Proposed New Version	Explanation of Changes
(h) Currently or presently suspended, terminated, debarred, sanctioned, fined, convicted, denied approval, or subject to a license/approval revocation by any federal, state, or local government agency, or a government-related entity, where the action is related to the responsibilities that are commensurate with those of the financial services industry; and	<i>Combined with subsection 3(a)</i>	N/A	<u>1/1/2015 Version</u> Combined with subsection 3(a) to consolidate subject matter related to administrative actions <u>Proposed New Version</u> N/A
(i) Currently involved in a proceeding or subject to an investigation that could result, or has resulted, in suspension, fine, debarment, or other sanction by a federal, state, or local government agency, conviction in a criminal matter, bankruptcy or loss of fidelity insurance or errors and omissions insurance coverage.	<i>Removed</i>	N/A	<u>1/1/2015 Version</u> Removed Covered in the definition of Unresolved Findings in subsection 3(d) <u>Proposed New Version</u> N/A
4. I certify that no mortgage insurance companies, secondary marketing agencies, warehouse lenders, or broker/dealers have denied the applicant approval in the past three years from the date of these certifications.	4. I certify that during the three-year period preceding the date of this application for FHA approval, the Mortgagee has not been refused, or had revoked, any license necessary to conduct its normal operations in the real estate or mortgage loan industry.	4. I certify that during the three-year period preceding the date of this application for FHA approval, the Mortgagee has not been refused, or had revoked, any license necessary to conduct its normal operations in the real estate or mortgage loan industry.	<u>1/1/2015 Version</u> Rewritten for clarity and to align with the annual certification language <u>Proposed New Version</u> No further changes

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Version Prior to 1/1/2015	Version Implemented 1/1/2015	Proposed New Version	Explanation of Changes
N/A	N/A	<p>5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, my firm (i.e., the Mortgagee) and its principals (i.e., the Mortgagee's Corporate Officers): (a) were not Debarred, Suspended, Proposed for Debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (b) have not, within a three-year period preceding this certification, been convicted of or had a civil judgment rendered against them for (i) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; (ii) violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (c) were not indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in 5(b) of this certification; and (d) have not, within a three-year period preceding</p>	<p><u>Proposed New Version</u> Add new statement to cover occurrences currently covered in Form 92900-A, items G(2)-(4), which are proposed for removal from that form</p> <p>HUD has determined that this statement should apply at the lender level rather than the loan level so that any related noncompliance is subject to the procedures of the Mortgagee Review Board.</p>

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		this certification, had one or more public transactions (Federal, State or local) terminated for cause or default.	
<p>5. I certify the applicant, its principals, partners, officers, and/or directors, have not been subject to any past or present action by HUD, VA, Fannie Mae, Freddie Mac, or other government-related entity in which there has been a request to repurchase a loan or to indemnify the entity against loss.</p>	<i>Removed</i>	N/A	<p><u>1/1/2015 Version</u> Removed</p> <p>Will ask as a question on the online application for approval</p> <p>Standard operating procedures are to evaluate any disclosures and affirmative disclosure does not necessarily result in automatic disapproval</p> <p><u>Proposed New Version</u> N/A</p>
<p>6. I certify the applicant is not currently subject to, previously been, or is proposed for regulatory or supervisory action by any regulatory entity. Regulatory actions include, but are not limited to, supervisory agreements, cease and desist orders, notices of determination, notices of proposed actions, formal memoranda of understanding, informal memoranda of understanding, unresolved audits, revocation of</p>	<i>Removed</i>	N/A	<p><u>1/1/2015 Version</u> Removed</p> <p>Will ask as a question on the online application for approval</p> <p>Standard operating procedures are to evaluate any disclosures and affirmative disclosure does not necessarily result in automatic disapproval</p> <p><u>Proposed New Version</u> N/A</p>

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<p>license(s) and investigations. Supervisory actions include, but are not limited to, the appointment of a trustee, receiver, conservator, or managing agent.</p>			
<p>7. I acknowledge on behalf of the applicant, its continuing obligation to notify HUDs Lender Approval and Recertification Division, in writing, within 5 days of any change to the information or documentation provided in connection with this application for approval while the this application is pending review.</p>	<p>5. I acknowledge, on behalf of the Mortgagee, its continuing obligation to notify HUD, in writing, within five days of any change to the information or documentation provided in connection with this application for approval.</p>	<p>6. I acknowledge, on behalf of the Mortgagee, its continuing obligation to notify HUD, in writing, within five days of any change to the information or documentation provided in connection with this application for approval.</p>	<p><u>1/1/2015 Version</u> Removed reference to “Lender Approval and Recertification Division”</p> <p>All notifications/updates are now made electronically via LEAP</p> <p><u>Proposed New Version</u> Renumber due to addition of new statement #5</p>
<p>8. I certify that neither the applicant nor any of its owners, principals, officers, managers or supervisors have been involved, through ownership or otherwise, with a previously defaulted Ginnie Mae issuer(s), an FHA-approved mortgagee that was subject to action by the Mortgage Review Board, and/or an entity subject to a civil or criminal action by federal or state law enforcement.</p>	<p><i>Removed</i></p>	<p><i>N/A</i></p>	<p><u>1/1/2015 Version</u> Removed</p> <p>Will ask as a question on the online application for approval</p> <p>Standard operating procedures are to evaluate any disclosures and affirmative disclosure does not necessarily result in automatic disapproval</p> <p><u>Proposed New Version</u> N/A</p>

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Version Prior to 1/1/2015	Version Implemented 1/1/2015	Proposed New Version	Explanation of Changes
<p>9. I certify that, upon the submission of this application, and with its submission of each loan for insurance or request for insurance benefits, the applicant has and will comply with the requirements of the Secretary of Housing and Urban Development, which include, but are not limited to, the National Housing Act (12 U.S.C. § 1702 et seq.) and, HUDs regulations, FHA handbooks, mortgage letters, and Title I letters and policies with regard to using and maintaining its FHA lender approval.</p>	<p>6. I certify that, upon approval, and with its submission of each loan for insurance or request for insurance benefits, the Mortgagee will comply with all HUD-FHA regulations and requirements applicable to the Mortgagee’s continued approval and operations, including those contained in HUD handbooks, Mortgagee Letters, Title I Letters, and policies.</p>	<p>7. I certify that, upon approval, and with its submission of each loan for insurance or request for insurance benefits, the Mortgagee will comply with all HUD-FHA regulations and requirements applicable to the Mortgagee’s continued approval and operations, including those contained in HUD handbooks, guidebooks, Mortgagee Letters, Title I Letters, and policies.</p>	<p><u>1/1/2015 Version</u> Aligned language with annual certifications</p> <p><u>Proposed New Version</u> Renumber due to addition of new statement #5</p> <p>Add “guidebooks” to cover policy issued by FHA’s offices of Multifamily Housing Programs and Healthcare Programs</p>
<p>10. I acknowledge on behalf of the applicant, its continuing obligation to notify HUDs Lender Approval and Recertification Division, in writing, within 10 days of issuance of any notice (or proposed notice) of violation, revocation, sanction, suspension, or any other administrative action/proceeding initiated by a state of federal regulatory entity.</p>	<p><i>Removed</i></p>	<p><i>N/A</i></p>	<p><u>1/1/2015 Version</u> Removed</p> <p>Covered in ongoing obligation to notify HUD of changes in certification statement #5 (renumbered to #6 in proposed new version)</p> <p><u>Proposed New Version</u> <i>N/A</i></p>