

FHA LENDER ANNUAL CERTIFICATIONS
INVESTING AND GOVERNMENT MORTGAGEES
Changes Implemented 8/1/2016

FHA LENDER ANNUAL CERTIFICATIONS – INVESTING AND GOVERNMENT MORTGAGEES

| Previous Version | Version Implemented 8/1/2016 | Changes |
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| N/A | <i>Capitalized terms in the following statements refer to those terms as used in HUD Handbook 4000.1.</i> | Added instructions to refer Mortgagees to <i>HUD Handbook 4000.1</i> for term definitions |
| <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 and acknowledgements 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 HUD regulations and requirements necessary to maintain the Mortgagee’s FHA approval as codified in 24 CFR § 202.5, HUD Handbook 4000.1 Sections I and V, as amended by Mortgagee Letter, and any agreements entered into between the Mortgagee and HUD.</p> | <p>Deleted “and/or Principal Owner” as authorized signatory due to revised definition of “Corporate Officer” in <i>HUD Handbook 4000.1</i></p> <p>Deleted “duly”; add “and acknowledgements”</p> <p>Refined policy citations to focus on lender approval eligibility requirements; lenders remain subject to all other HUD regulations, policies and requirements, but certification to full compliance with all requirements is unnecessary and inconsistent with HUD quality control requirements, which acknowledge the possibility of loan-level manufacturing defects, etc.; specific processes and mechanisms exist for monitoring and ensuring compliance with policies not explicitly listed in the revised certification statement</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, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee</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 regulations and requirements necessary to maintain the Mortgagee’s FHA approval as codified in 24 CFR § 202.5, HUD Handbook 4000.1 Sections I and V, as amended by Mortgagee Letter, and any agreements entered into between the Mortgagee and HUD,</p> | <p>Refined policy citations to focus on lender approval eligibility requirements; see additional explanation for similar change to statement #1</p> <p>Revised qualifier to match similar qualifier in other statements and to remove timeframes as specific reporting requirements and timeframes are detailed in <i>HUD Handbook 4000.1</i></p> |

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| 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. | except for those instances of non-compliance, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process. | |
| 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. | 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. | Moved “knowingly” for clarity |
| N/A | 4. I acknowledge that the Mortgagee is now, and was at all times throughout the Certification Period, subject to all applicable HUD regulations, Handbooks, Guidebooks, Mortgagee Letters, Title I Letters, policies and requirements, as well as Fair Housing regulations and laws including but not limited to 24 CFR § 5.105, Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act) and Title VI of the Civil Rights Act of 1964. | Added new statement to require lenders to acknowledge that they remain subject to all HUD regulations, policies and requirements, even those no longer specifically included in certification statements above; includes “Guidebooks” to cover FHA Multifamily Housing and Healthcare policy and specific references to Fair Housing regulations and laws |