

OnLine FHA Lender Approval Application System - Draft as of 8/9/11

Screen 1

The screenshot shows a web browser window displaying the HUD.gov website. The browser's address bar shows the URL <http://hwvalad1568:7010/FHALender/>. The page header includes the date "THURSDAY, JULY 28, 2011" and the HUD logo with the text "HUD.GOV U.S. Department of Housing and Urban Development Secretary Shaun Donovan". A navigation menu contains links for HOME, PRESS ROOM, STATE INFO, PROGRAM OFFICES, TOPIC AREAS, ABOUT HUD, RESOURCES, CONTACT US, and SIGN OUT. The main content area is titled "User Login" and contains the following text: "This application is only for applicants seeking new FHA Approval. For all others actions please visit HUD's comprehensive lender's page for more links." Below this text are two input fields: "User ID" and "Password", each followed by an asterisk. Further down, there are links for "Sign In", "New applicant? Register Here!", "New user for an existing application? Register Here!", "Forgot your password? Click Here!", and "Need to change your password? Click Here!". The browser's status bar at the bottom shows "Local intranet | Protected Mode: Off" and a taskbar with several open applications including "Inbox - Microso...", "FHA Online - W...", "LEAP Observati...", "Google Reader (...)", "LEAP Screensho...", and "Microsoft Excel ...". The system clock shows "12:06 PM".

Screen 2

FHA Online - Windows Internet Explorer provided by KPMG
http://hwvalad1568:7010/FHALender/ Comcast Search

Convert Select
Testing FHA Online

Lender User

Step 1: Please provide your company information.

Company Name * Company URL
Fax Phone Num: Work Phone Num:
Tax ID: - *

Geographical Address.
Address Line 1: *
Address Line 2:
City: * State: * Zip: *
Check here if mailing address is the same?

Mailing Address.
Address Line 1: *
Address Line 2:
City: * State: * Zip: *

An asterisk (*) denotes a required field
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Done Local intranet | Protected Mode: Off 100%
Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:07 PM

Screen 3

FHA Online - Windows Internet Explorer provided by KPMG
http://hwwalad1568:7010/FHALender/

Secretary Shaun Donovan

HOME PRESS ROOM STATE INFO PROGRAM OFFICES TOPIC AREAS ABOUT HUD RESOURCES CONTACT US SIGN OUT

User information

Step 2: Please provide your own contact details so that we can create your User ID.

Salutation: User Id: *

First Name: * Password: *

Middle Name: Verify Password: *

Last Name: * Email: *

User Information.

Work Phone #: * Fax #: *

Mobile Phone #: Job Title:

Time Zone:

An asterisk (*) denotes a required field

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Done Local intranet | Protected Mode: Off 100%

Inbox - Micro... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:08 PM

Screen 3.5

THURSDAY, JULY 28, 2011

HUD.GOV

U.S. Department of Housing and Urban Development
Secretary Shaun Donovan

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Busque Información en Español
A-Z Site Index Text A A A

HOME PRESS ROOM STATE INFO PROGRAM OFFICES TOPIC AREAS ABOUT HUD RESOURCES CONTACT US SIGN OUT

Usage Terms

Legal Notice: This system is the property of the U.S. Government. Use is for authorized personnel only and may be monitored, recorded, & subject to audit. Misuse or unauthorized use may result in criminal & civil penalties. Use of this system, authorized or unauthorized, constitutes consent to monitoring & recording, and implies understanding of these terms & conditions. Authority: U.S. Federal Criminal Code (18 USC 1030); Privacy Act of 1974; HUD IT Security Policy 2400.25.

Do you agree with the terms of this license agreement?

An asterisk (*) denotes a required field

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Local intranet | Protected Mode: Off | 100%

Done

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:08 PM

Screen 4

FHA Online - Windows Internet Explorer provided by KPMG
http://hwvalad1568:7010/FHALender/ Comcast Search

Convert Select
Testing FHA Online

THURSDAY, JULY 28, 2011

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U.S. Department of Housing and Urban Development
Secretary Shaun Donovan



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A-Z Site Index Text A A A

HOME PRESS ROOM STATE INFO PROGRAM OFFICES TOPIC AREAS ABOUT HUD RESOURCES CONTACT US SIGN OUT

Applications

Start New Application

Tracking Number	Company Name	Status	
1-YXN2	Vice Banking	Submitted	Withdraw
1-YXPK	Vice Banking	In Progress	

An asterisk (*) denotes a required field

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Done Local intranet | Protected Mode: Off 100%

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:09 PM

Screen 5

THURSDAY, JULY 28, 2011

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U.S. Department of Housing and Urban Development
Secretary Shaun Donovan

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Busque Información en Español
A-Z Site Index Text A A A

HOME PRESS ROOM STATE INFO PROGRAM OFFICES TOPIC AREAS ABOUT HUD RESOURCES CONTACT US SIGN OUT

Instructions

New FHA Lender Approval

Partially completed applications can be saved and resumed at a later time.

 Continue

An asterisk (*) denotes a required field

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Local intranet | Protected Mode: Off 100%

Error on page.

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:09 PM

Screen 6

FHA Online - Windows Internet Explorer provided by KPMG
http://hwvalad1568:7010/FHALender/

Convert Select
Testing FHA Online

U.S. Department of Housing and Urban Development
Secretary Shaun Donovan

HOME PRESS ROOM STATE INFO PROGRAM OFFICES TOPIC AREAS ABOUT HUD RESOURCES CONTACT US SIGN OUT

Instructions **General** Contact Person Address Officers And Owners Lender Type Attachments Attestations/Certifications Summary E-Signature Payment

General Information

Company Name	Vice Banking *
DBA (DOING BUSINESS AS)	(if applicable)
Tax ID	48 - 4498394 *
NMLS ID	
Date Company Established	Jul 28 2011
Fiscal Year End Month	March *
Minority/Women-Owned Business	N/A *
Non-profit or Government Entity? (Exempt from Application Fee)	<input checked="" type="checkbox"/>
Affiliation with Home Builder (Y/N)	<input checked="" type="radio"/> Yes <input type="radio"/> No
Builder's Name	Tubbs Inc *
Builder's Tax ID	48 - 848948 *

[Back](#) [Continue](#)

Error on page. Local intranet | Protected Mode: Off 100%

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:10 PM

Screen 7

FHA Online - Windows Internet Explorer provided by KPMG
http://hwwalad1568:7010/FHALender/ Comcast Search

Convert Select
Testing FHA Online

THURSDAY, JULY 28, 2011

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Connect with HUD
Busque Información en Español
A-Z Site Index Text A A A

HOME PRESS ROOM STATE INFO PROGRAM OFFICES TOPIC AREAS ABOUT HUD RESOURCES CONTACT US SIGN OUT

Instructions General **Contact Person** Address Officers And Owners Lender Type Attachments Attestations/Certifications Summary E-Signature Payment

Who Should We Contact?

The contact person should be FHA's primary contact for all inquiries related to this application for approval.

First Name *

Middle Initial

Last Name *

Phone - - * Extn

Fax - -

Email *

Verify Email *

Done Local intranet | Protected Mode: Off 100%

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:11 PM

Screen 8

FHA Online - Windows Internet Explorer provided by KPMG
http://hwwalad1568:7010/FHALender/ Comcast Search

Convert Select
Testing FHA Online

Geographic Address

Street Address *
State *
City *
County *
Zip Code *
Phone -- * Extn
Fax -- *

Check here if mailing address is the same?

Mailing Address

Street Address
State
City
County
Zip Code

An asterisk (*) denotes a required field

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Local intranet | Protected Mode: Off 100%

Done
Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:11 PM

Screen 9

FHA Online - Windows Internet Explorer provided by KPMG
 http://hwwalad1568:7010/FHALender/

Convert Select
 Testing FHA Online

HOME PRESS ROOM STATE INFO PROGRAM OFFICES TOPIC AREAS ABOUT HUD RESOURCES CONTACT US SIGN OUT

Instructions General Contact Person Address **Officers And Owners** Lender Type Attachments Attestations/Certifications Summary E-Signature Payment

Officers and Owners Information

List all officers with Vice-President title or above. List owners of the Company with 25% or more ownership in the Company. For each entry, select the appropriate button and complete the section that applies.

Individual is an officer, officer and owner, or owner Company or Corporation

First MI Last
 Individual Name Company Name

Title Tax Identification Number -

SSN - - Percent Ownership %

Officer In Charge

Email

Verify Email

Percent Ownership %

Add to list of Officers & Owners Clear

Back Continue

Officer or Owner	In Charge	Title	SSN / Tax ID	Email	Percent ownership
Sonny Crockett	Y	Managing Member	448-34-8934	scrockett@vice.com	48

Local intranet | Protected Mode: Off 100%

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:11 PM

Screen 10

FHA Online - Windows Internet Explorer provided by KPMG
http://hwwalad1568:7010/FHALender/

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Secretary Shaun Donovan

HOME PRESS ROOM STATE INFO PROGRAM OFFICES TOPIC AREAS ABOUT HUD RESOURCES CONTACT US SIGN OUT

Instructions General Contact Person Address Officers And Owners **Lender Type** Attachments Attestations/Certifications Summary E-Signature Payment

Select Lender Type

FHA Lender Type: Supervised Mortgagee
Supervising Agency: Other
Other Agency Name: Michael Mann Co.

Lender Functions (check all that apply):
 Originate
 Underscore
 Service
 Own

If applicant applies for both Title II and Title I loan programs, they will receive two FHA Lender ID numbers, one for Title II and a second for Title I.

FHA Loan Programs:
Title II Single Family (Forward and Reverse Mortgage Programs)
Title I (Property Improvement and Manufactured Home Loans)
Title II Multifamily (Rental Housing, Nursing Homes, Hospitals, etc.)

Back Continue

Error on page. Local intranet | Protected Mode: Off 100%

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Screen 11

FHA Online - Windows Internet Explorer provided by KPMG
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Convert Select
Testing FHA Online

Please refer to the HUD Handbook found at <http://www.hud.gov/offices/adm/hudclips/handbooks/hsg/4155.2/index.cfm> for more details about required documents to attach.

Required Attachments

All documents listed below are required prior to submitting the application.

1. Audited Financial Statements
2. Errors & Omissions Insurance
3. Fidelity Bond
4. Quality Control Plan

Attachment Type :

Document Type	Attached File	Operation
Audited Financial Statements	C:\Users\mapatterson\Desktop\FHA - Functional Area #1\Approval\Testing\Usability Testing\Document Package\Audited Financial Report on Applicant.docx	Remove
Errors & Omissions Insurance	C:\Users\mapatterson\Desktop\FHA - Functional Area #1\Approval\Testing\Usability Testing\Document Package\Copy of Errors and Omissions Insurance.docx	Remove
Fidelity Bond	C:\Users\mapatterson\Desktop\FHA - Functional Area #1\Approval\Testing\Usability Testing\Document Package\Copy of Fidelity Bond.pdf	Remove
Quality Control Plan	C:\Users\mapatterson\Desktop\FHA - Functional Area #1\Approval\Testing\Usability Testing\Document Package\Quality Control Program.docx	Remove

An asterisk (*) denotes a required field

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Done Local intranet | Protected Mode: Off 100%

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:13 PM

Screen 12

The screenshot shows a web browser window titled "FHA Online - Windows Internet Explorer provided by KPMG". The address bar displays "http://hwwalad1568:7010/FHALender/". The browser's toolbar includes "Convert" and "Select" menus, and a search bar with "Comcast Search". The page content is titled "History and Business Status Questions" and contains the following questions:

- 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. Yes
- 2. I certify the applicant is not subject to any assessments or contingent liabilities not disclosed in its financial statements. Yes No
- 3. I certify any required application fee has been paid. Yes No
- 4. 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:
 - 4a. Suspended, debarred, under a limited denial of participation (LDP), or otherwise restricted under Part 25 of Title 24 of the Code of Federal Regulations, 2 Code of Federal Regulations, Part 180 as implemented by Part 2424, or any successor Yes No Form HUD-92001-A (08/10) Page 3 of 4 regulations to such parts, or under similar provisions of any other Federal or State agencies; Yes No
 - 4b. 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; Yes No
 - 4c. Subject to unresolved findings contained in a Department of Housing and Urban Development or other governmental audit, investigation, or review; Yes No
 - 4d. 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; Yes No
 - 4e. 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; Yes No
 - 4f. 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; Yes No
 - 4g. In violation of any other requirement established by the Secretary; Yes No
 - 4h. 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 Yes No

The browser's status bar at the bottom shows "Done", "Local intranet | Protected Mode: Off", and "100%". The taskbar includes icons for "Inbox - Micro...", "FHA Online - W...", "LEAP Observati...", "Google Reader (...)", "LEAP Screensho...", and "Microsoft Excel ...". The system clock shows "12:14 PM".

Screen 12 (continued)

FHA Online - Windows Internet Explorer provided by KPMG

http://hwvalad1568:7010/FHALender/ Comcast Search

Convert Select

Testing FHA Online

4f. 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; Yes No

4g. In violation of any other requirement established by the Secretary; Yes No

4h. 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 Yes No

4i. 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. Yes No

5. 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. Yes No

6. 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. Yes No

7. 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 license(s) and investigations. Supervisory actions include, but are not limited to, the appointment of a trustee, receiver, conservator, or managing agent. Yes No

8. 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. Yes No

9. 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 Mortgagee Review Board, and/or an entity subject to a civil or criminal action by federal or state law enforcement. Yes No

10. 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, mortgagee letters, and Title I letters and policies with regard to using and maintaining its FHA lender approval. Yes No

11. 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 or federal regulatory entity. Yes No

Back Continue

Done Local intranet | Protected Mode: Off 100%

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:14 PM

Screen 13

FHA Online - Windows Internet Explorer provided by KPMG
http://hwvalad1568:7010/FHALender/ Comcast Search

Convert Select
Testing FHA Online

Summary

This is the summary of all the data entered. Please review the data.

Application Type
The Selected Type is : FHA Lender Conversion

General Information [Edit](#)

Corporation Name : Vice Banking	DBA :
Applicant Taxpayer Identifying Number : 48-4498394	Date Established : 28-JUL-2011
Under Laws of the State of : FL	Minority/ Women-Owned Business : N/A
Non-profit or Government Entity? (Exempt from Application Fee) : Yes	

Home Office	Mailing Address Edit
Street Address : 3823 Awesome St	Street Address : 3823 Awesome St
Zip Code : 39392	Zip Code : 39392
State : FL	State : FL
County : Miami	County : Miami
City : Miami	City : Miami
Phone : 5754758587	Phone :
Fax : 5785874587	
Company Email :	

Officers and Owners Information [Edit](#)

1. Sonny Crockett - Incharge:Y Title:Managing Member Ownership:48%

Lender Type Application [Edit](#)

Lender Type : Supervised Mortgagee	Other Michael Mann Co.
Participation Code : Underwriter, Servicer,	FHA Loan Programs: Title I ,

File Upload Information [Edit](#)

File Attachments :

1. Audited Financial Statements - 12176_Audited Financial Report on Applicant2011-07-28_12-13-01.docx
2. Errors & Omissions Insurance - 12176_Copy of Errors and Omissions Insurance2011-07-28_12-13-08.docx
3. Fidelity Bond - 12176_Copy of Fidelity Bond2011-07-28_12-13-17.pdf
4. Quality Control Plan - 12176_Quality Control Program2011-07-28_12-13-24.docx

Done Local intranet | Protected Mode: Off 100%

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:15 PM

Screen 13 (continued)

FHA Online - Windows Internet Explorer provided by KPMG

http://hwwalad1568:7010/FHALender/ Comcast Search

Convert Select

Testing FHA Online

Home Print Page Tools

History and Business Status Questions

Edit

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.	Yes
2. I certify the applicant is not subject to any assessments or c"Y"tingent liabilities not disclosed in its financial statements.	Yes
3. I certify any required application fee has been paid	Yes
4. 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:	
4a. Suspended, debarred, under a limited denial of participation (LDP), or otherwise restricted under Part 25 of Title 24 of the Code of Federal Regulations, 2 Code of Federal Regulations, Part 180 as implemented by Part 2424, or any successor Yes No Form HUD-92001-A (08/10) Page 3 of 4 regulations to such parts, or under similar provisions of any other Federal or State agencies;	Yes
4b. 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;	Yes
4c. Subject to unresolved findings contained in a Department of Housing and Urban Development or other governmental audit, investigation, or review;	Yes
4d. 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;	Yes
4e. 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;	Yes
4f. 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;	Yes
4g. In violation of any other requirement established by the Secretary;	Yes
4h. 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	Yes
4i. 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.	Yes
5. 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.	Yes
6. 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	Yes

Local intranet | Protected Mode: Off 100%

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:15 PM

Screen 13 (continued)

FHA Online - Windows Internet Explorer provided by KPMG
http://hwwalad1568:7010/FHALender/

Convert Select

Testing FHA Online

5. 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. Yes

6. 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. Yes

7. 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 license(s) and investigations. Supervisory actions include, but are not limited to, the appointment of a trustee, receiver, conservator, or managing agent. Yes

8. I acknowledge on behalf of the applicant, its continuing obligation to notify HUD's 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. Yes

9. 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 Mortgagee Review Board, and/or an entity subject to a civil or criminal action by federal or state law enforcement. Yes

10. 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, HUD's regulations, FHA handbooks, mortgagee letters, and Title I letters and policies with regard to using and maintaining its FHA lender approval. Yes

11. I acknowledge on behalf of the applicant, its continuing obligation to notify HUD's 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 or federal regulatory entity. Yes

**You must have no validation errors before progressing to the next screen.
If there are any errors detailed below you must go back in the application and address them.
You may re-run the validate check by clicking the button below.**

Validate

Back Continue

Local intranet | Protected Mode: Off 100%

Inbox - Microso... FHA Online - W... LEAP Observati... Google Reader (... LEAP Screensho... Microsoft Excel ... 12:15 PM

Screen 14

FHA Online - Windows Internet Explorer provided by KPMG
http://hwwalad1568:7010/FHALender/

Convert Select
Testing FHA Online

HOME PRESS ROOM STATE INFO PROGRAM OFFICES TOPIC AREAS ABOUT HUD RESOURCES CONTACT US SIGN OUT

Instructions General Contact Person Address Officers And Owners Lender Type Attachments Attestations/Certifications Summary **E-Signature** Payment

E-Signature

You are currently logged in as Sonny Crockett. If this user is not the person certifying and electronically signing, then you must log out and/or create credentials for that person. You must be logged in as the person certifying and electronically signing.

I hereby certify that all of the information I have provided on this form and in any accompanying documentation is true and accurate to the best of my knowledge and belief. I acknowledge that if I knowingly have made any false, fictitious, or fraudulent statement, representation, or certification on this form or on any accompanying documents, I, as well as the applicant, may be subject to administrative action, as well as civil and criminal penalties, including fines and/or imprisonment, under applicable federal law, including but not limited to 18 U.S.C. §§1001, 1010, and 1012, and 31 U.S.C §§3729 and 3802.

Date **28-JUL-2011**
Authorizing Person Sonny Crockett

Back Continue

An asterisk (*) denotes a required field

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