

Certification Statements for Investing and Government Segments

Logged in as: LENDER IDMT00393 (MT0393)

LEAP
Lender Electronic Assessment Portal

U.S. Department of Housing and Urban Development

Certification

CANCEL v1.1

In order to certify, a Certifying Official must check the box for each statement and complete the identifying information below. If you are unable to certify to any of the statements, leave those specific box(es) unchecked and click "Unable to Certify." You will be prompted to provide an explanation and attachments.

- 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.
- 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, Mortgagee Letters, Title I Letters, policies, and any agreements entered into between the Mortgagee and HUD.
- 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.

CANCEL v1.1

Certification Statements for Supervised Large, Supervised Small, Non-Supervised and Other Segments

Certification

CANCEL v1.1

In order to certify, a Certifying Official must check the box for each statement and complete the identifying information below. If you are unable to certify to any of the statements, leave those specific box(es) unchecked and click "Unable to Certify." You will be prompted to provide an explanation and attachments.

- 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.
- 2. I certify that the Mortgagee is fully responsible for all actions of its principals, owners, officers, directors, managers, supervisors, loan processors, loan underwriters, loan originators, and for the actions of its employees and contractors conducting FHA business for the Mortgagee (hereinafter referred to as "Participants").
- 3. I certify that during the Certification Period, the Mortgagee did not employ or retain any Participant who was subject to a current suspension, debarment, limited denial of participation or other restriction imposed under part 25 of title 24 of the Code of Federal Regulations, part 180 as implemented by part 2424, or any successor regulations to such parts, or under similar provisions of any other Federal agency.
- 4. I certify that during the Certification Period, the Mortgagee did not employ or retain any Participant 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 nolo contendere 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 nolo contendere 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.
- 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.

- 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.
- 7. I certify that during the Certification Period, no Participants were 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.
- 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.
- 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.
- 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.

I CERTIFY UNABLE TO CERTIFY

CANCEL v1.1

Unable to Certify Pop-Up

LEAP - Recertification - Unable to Certify Explanations

! The following statement(s) were not selected as certified. Please provide an explanation for each and upload all relevant attachments. If multiple items are listed, please indicate which attachments apply to each statement.

2. I certify that the Mortgagee is fully responsible for all actions of its principals, owners, officers, directors, managers, supervisors, loan processors, loan underwriters, loan originators, and for the actions of its employees and contractors conducting FHA business for the Mortgagee (hereinafter referred to as "Participants").

* Explanation:

Maximum number of characters: 255

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.

* Explanation:

Maximum number of characters: 255

Attachments

Maximum file size per file is 5MB.
Please note, large attachments may take in excess of 30 seconds to load.

ID	File	Associated To
Attachment-0	<input type="button" value="Browse..."/> No file selected.	<input type="checkbox"/> Certification Line 2 <input type="checkbox"/> Certification Line 5

Explanation is required for each statement to which the lender is unable to certify. Attachments are optional.