Online Application for Lender Approval (LEAP Approval) Screenshots

Initial Landing Page

https://www5.hud.gov/FHALender/

HUD.GOV 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								
U.S. Department of Housing and Urban Development Secretary Shaun Donovan A-Z Site Index Text A								
Secretary Shaun Donovan								
User Login								
This application is only for lender applicants seeking new FHA approval. If you are applying for both Title I and Title II approval, you will apply for both on the same application. If you are an existing FHA lender seeking to expand your approval to either Title I or Title II, you must submit a paper application at this time. For all other activities, please visit HUD's comprehensive Lenders Page for more links. Do not use the forward and back buttons on your browser. Instead you may navigate from tab to tab with the Back and Continue arrows found at the bottom of each screen. Note: Username cannot be more than 20 characters. User ID Password * Already Registered. Sign In New applicant. Register Here! New user for an existing application. Register Here! Need to change your password. Click Here!								
An asterisk (*) denotes a required field								
For more information on any attachments or other requirements, reference materials are available								
RECOVERY.COV Busque Información en Es Acc Contact Info Privacy Policy FOIA Web Policies and Important Links								
U.S. Department of Housing and Urban Development								
451 7th Street S.W., Washington, DC 20410								
Telephone: (202) 708–1112 TTY: (202) 708–1455 Find the address of the HUD office near you								

After Clicking "New applicant. Register Here!"





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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	SIGNOUT		
User Information										
			Salutation	~						
			First Name		*					
			Middle Initial							
			Last Name		*					
			Phone		Extn					
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			Job Title	•	~					
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			Log-in Information User id can All passwords must co characte User ID Password Verify Password	nnot be more than 20 c ntain an uppercase lett rr, and be at least 8 cha	haracters long. er, lowercase letter, s racters long. *	special				
				Next Cancel						





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

Usage Terms

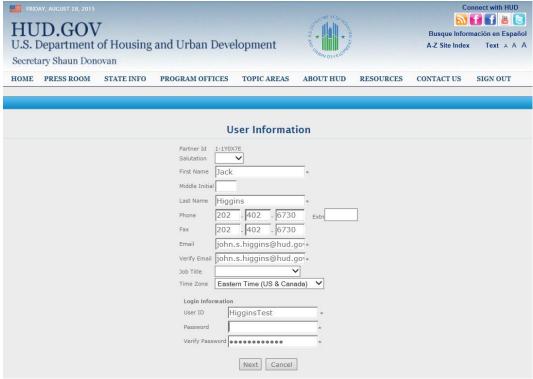
Legal Notice: This system is the property of the U.S. Government. Use is for authorized personnel only and may be monitored, recorded, & subject to audit. Misuse or unauthorized use may result in criminal & civil penalties. Use of this system, authorized or unauthorized, constitutes consent to monitoring & 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?

I Agree I Do Not Agree

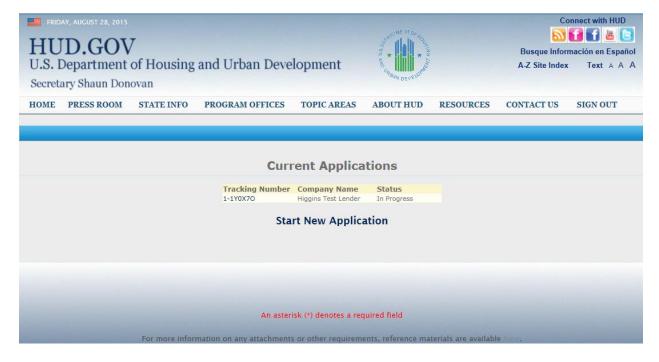
After Clicking "New user for an existing application. Register Here!"



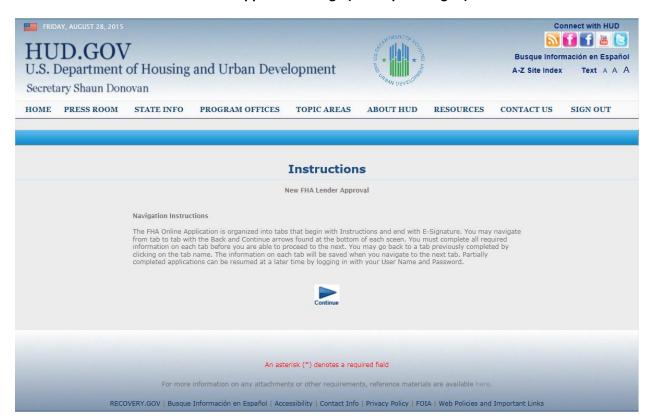




After Signing in (Subsequent Log-In)

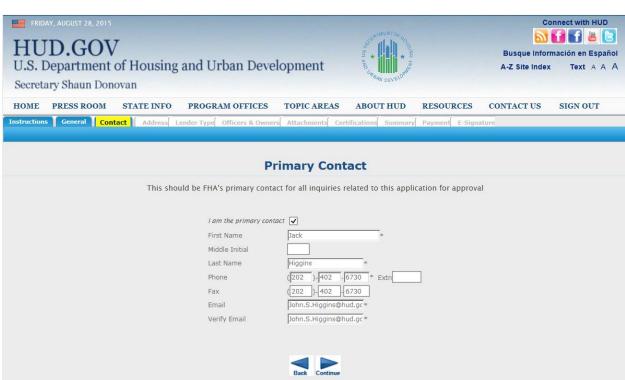


After Agreeing to Usage Terms (First Log-In for Any User) or Clicking "Start New Application" from Current Applications Page (Subsequent Log-in)



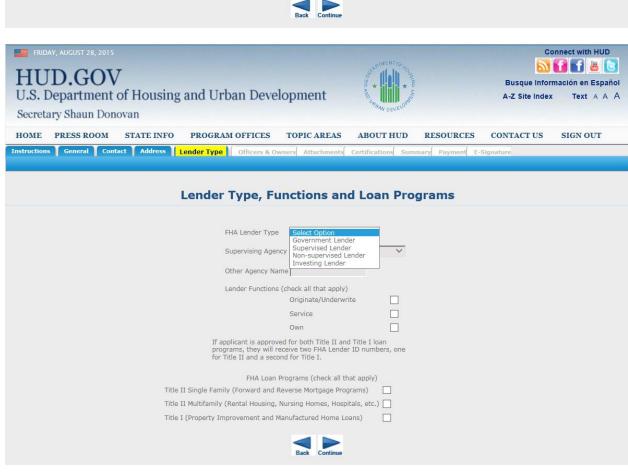
After Clicking "Continue" from Instructions Page or Tracking Number from Current Applications Page (Subsequent Log-in)



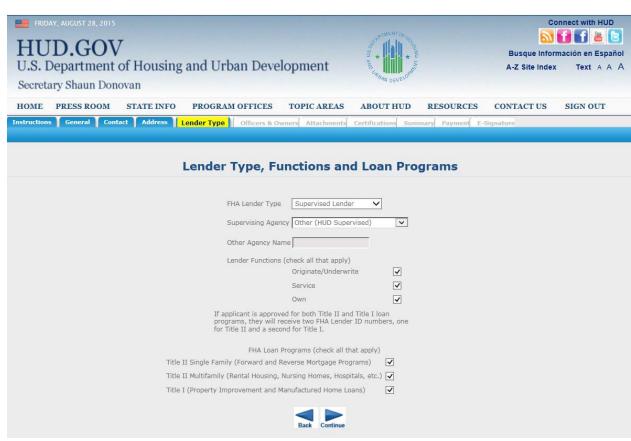


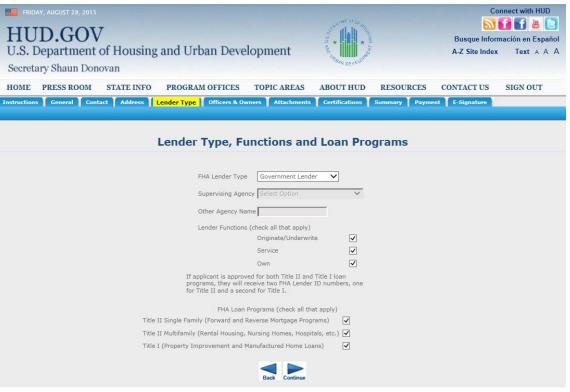


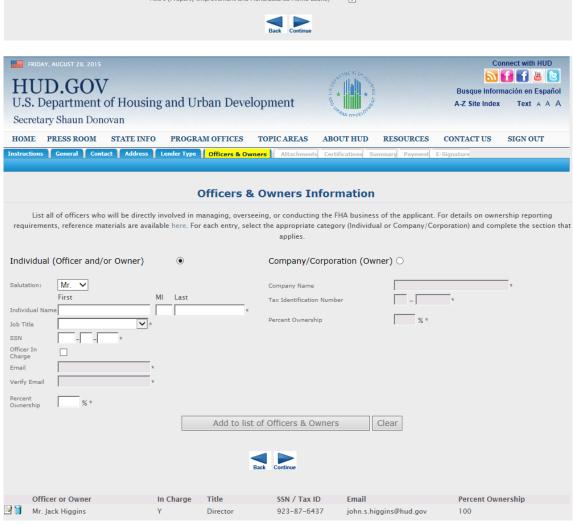








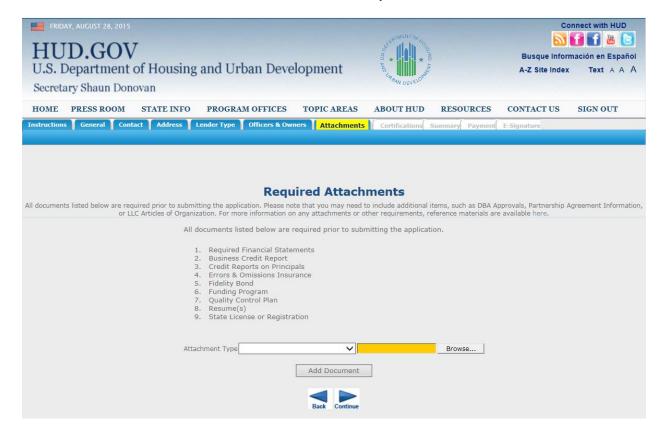




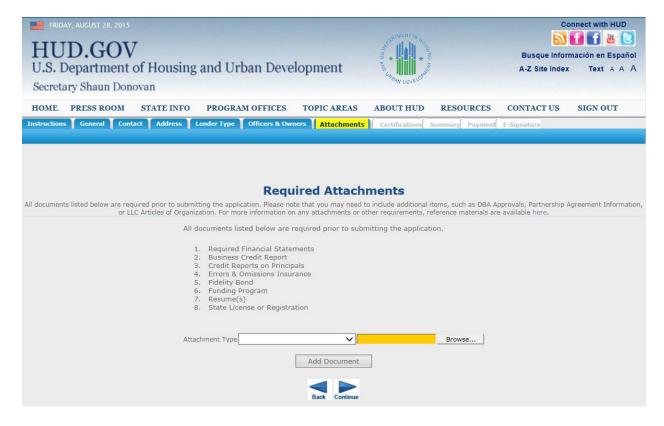
Attachments for Supervised



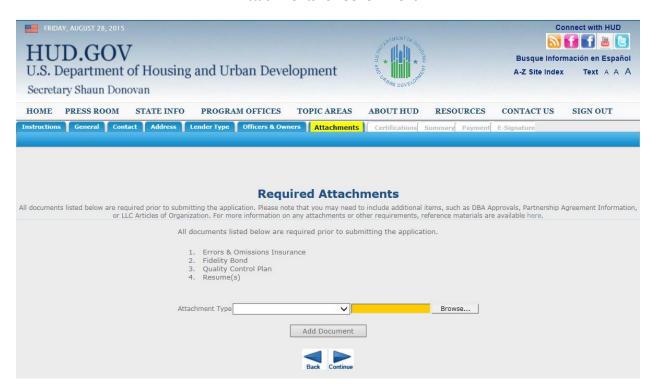
Attachments for Nonsupervised



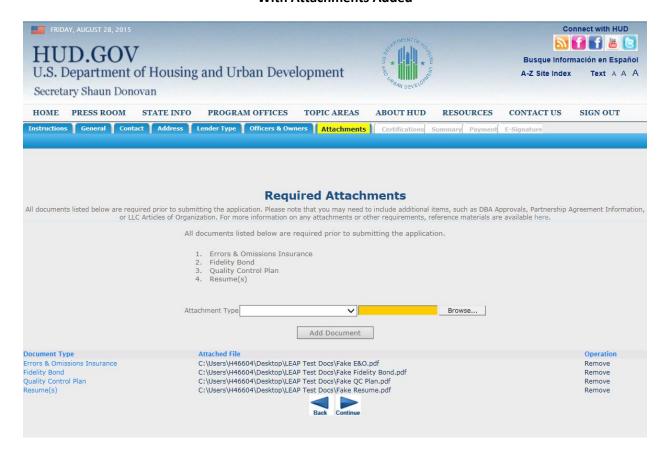
Attachments for Investing



Attachments for Government



With Attachments Added





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 Address Lender Type Officers & Owners Attachments Certifications Summary Payment E-S **Certifications and Acknowledgements** Check the appropriate button next to each certification and/or acknowledgment. You must provide a detailed explanation for any certification where you mark the "No" box. The explanation must be on the applicant's letterhead, and must be dated and signed by the same person who signs the application. $1. \ I \ certify \ that \ I \ am \ a \ Corporate \ Officer \ and/or \ Principal \ Owner \ of \ the \ above-mentioned \ Mortgagee (hereinafter referred to as "the Mortgagee"); that I have the authority to legally bind the Mortgagee; and that I am duly authorized to execute these certifications and acknowledgments on behalf of the Mortgagee.$ 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. O No 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: as. 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; O Yes O No 3b. 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; O No 3c. Convicted of, or have pled guilty or nolo contendere to a felony related to participation in the real estate or mortgage loan industry:
i. during the seven-year period preceding the date of this application for FHA 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 ONo O Yes 3d. 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; Oyes ONo 3e. Engaged in business practices that do not conform to generally accepted practices of prudent mortgagees or that demonstrate irresponsibility; or O Yes O No 3f. 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. O Yes O No 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. ONo 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. 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. O Yes ONo









Secretary Shaun Donovan

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

nstructions General Contact Address Lender Type Officers & Owners Attachments Certifications Summary Payment E-Signature

Summary

Please review all information below for accuracy. Changes to any section can be made by clicking the Edit link or selecting the appropriate tab at the top of the page

General		Ed						
Company Name: Higgins Test Lender Tax ID: 139-9876546 NMLS ID: Non-profit or Government Entity? (Exempt from Application Fee): N Affiliation with Home Builder (V/N): No Builder's Name:	DBA: Date Company Established: 01-January-2015 Minority/ Women-Owned Business: N/A Fiscal Year End Month: December Builder's Tax ID:	20						
Primary Contac	t	Ed						
Full Name : Jack Higgins Phone : 202 - 402 - 6730 Ext Fa Email : John.S.Higgins@hud.gov	x : 202 - 402 - 6730							
Geographic Address	Mailing Address							
Address Line1 : 490 L'Enfant Plaza East, SW Address Line2 : State : DC City : Washington County : District of Columbia Zip Code : 20529	Address Line1 : 490 L'Enfant Plaza East, SW Address Line2 : State : DC City : Washington County : District Of Columbia Zip Code : 20529	Ed						
Phone : 2024026730 Ext Fax : 2024026730								
Officers And Own	are .							
Jack Higgins - Incharge: Y Title: Director Ownership: 100%								
1. Jack Higgins - Incharge:Y Title:	Director Ownership:100%							
Lender Type		Edi						
FHA Lender Type : Government Lender Supervising Agency : Oti Lender Functions : Originate/Underwrite,Service,Own, FHA Loan Programs:	ner (HUD Supervised) Title II Single Family , Title I , Title I	I Multifam						
Attachments		Ed						
 Errors & Omissions Insurance - 35220 Fake £802015-09-28 12-33-42-pdf Fidelity Bond - 35220 Fake Fidelity Bond2015-09-28 12-33-51.pdf Quality Control Plan - 35220 Fake Q C Plan2015-09-28 12-33-55.pdf Resume(9) - 35220 Fake Resume2015-08-29 12-34-08.pdf 								
Certifications		Ed						
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 acknowledgements on behalf of the Mortgagee.								
 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. 								
3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, or loan processors, loan proc	an originators are:							
3a. Currently suspended, terminated, debarred, fined, convicted, denied approval, or subject sanction(s) by ny federal, state, or local government agency, or by any other regulatory or or Mortgagee or its officers, partners, directors, principals, managers, supervisors, loan processor including being currently subject to a supension, debarment, Limited Denial of Participation (to 24 of Title 24 of the Code of Federal Regulations, Part 180 of Title 2 of the Code of Federal Regulations, part 180 of Title 2 of the Code of very companion to such parts, or under similar provisions of any other fed	DP), or other restriction imposed under Part	Yes						
3b. Under indictment for, or have been convicted of, an offense that reflects adversely upon the fitness to meet the responsibilities of an FHA-approved mortgagee;		Yes						
3c. Convicted of, or have pled guilty or noto contendere to a felony related to participation in th 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 a or money laundering;		Yes						
3d. Subject to any Unresolved Findings as the result of any U.S. Department of Housing and U governmental investigation, audit, or review;	rban Development (HUD) or other	Yes						
3e. Engaged in business practices that do not conform to generally accepted practices of prude irresponsibility; or	nt mortgagees or that demonstrate	Yes						
3f. 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.								
4. I certify that during the three-year period preceding the date of this application for FHA app or had revoked, any license necessary to conduct its normal operations in the real estate or me		Yes						
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.								
6. I certify that, upon approval, and with its submission of each loan for insurance or request focomply with all HUD-FHA regulations and requirements applicable to the Mortgagee's continuer contained in HUD handbooks, Mortgagee Letters, Title I Letters, and policies.	or insurance benefits, the Mortgagee will d approval and operations, including those	No						

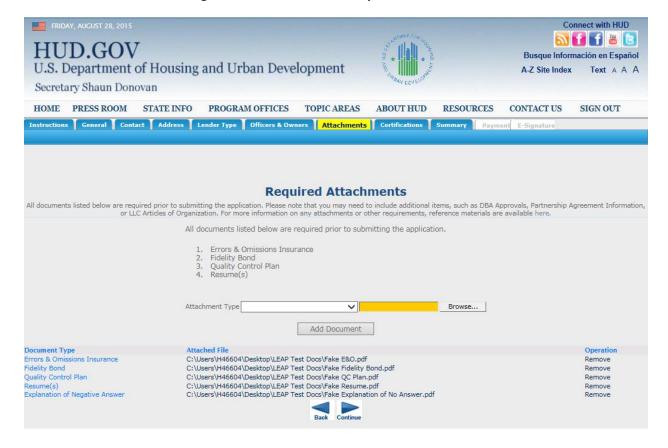
You must have no validation errors before progressing to the next screen. If there are any errors detailed below you must go back in the application and address them.

You may re-run the validate check by clicking the button below.

Validate

Explanation of "No" answer to certification statement not attached.

Returning to Attachments to Add Explanation of "No" Answer







Yes

Yes

Yes

Yes

Yes

HOME PRESS ROOM STATE INFO PROGRAM OFFICES TOPIC AREAS ABOUT HUD RESOURCES CONTACT US SIGN OUT structions General Contact Address Lender Type Officers & Owners Attachments Certifications Summary Paym

Summary

Please review all information below for accuracy. Changes to any section can be made by clicking the Edit link or selecting the appropriate tab at the top of the page

General Edit Company Name : Higgins Test Lender Tax ID : 19-9876546 DBA : Date Company Established : 01-January-2015 NMLS ID:

Non-profit or Government Entity? (Exempt from Application Fee): No
Affiliation with Home Builder (Y/N): No Minority/ Women-Owned Business : N/A Fiscal Year End Month : December Builder's Name : Builder's Tax ID : -Primary Contact Edit Full Name : Jack Higgins
Phone : 202 - 402 - 6730 Ext Fax : 202 - 402 - 6730
Email : John.S.Higgins@hud.gov Geographic Address Mailing Address Edit Address Line1 : 490 L'Enfant Plaza East, SW Address Line2 : Address Line1 : 490 L'Enfant Plaza East, SW Address Line2 : Address Line2 : State : DC City : Washington County : District Of Columbia Zip Code : 20529 Phone : 2024026730 Ext Fax : 2024026730 State : DC City : Washington County : District Of Columbia Zip Code : 20529 Officers And Owners Edit 1. Jack Higgins - Incharge:Y Title:Director Ownership:100% Lender Type Edit Supervising Agency : Other (HUD Supervised)
FHA Loan Programs: Title II Single Family , Title I , Title II Multifamily Edit

- Errors & Omissions Insurance 35220_Fake E&02015-08-28_12-33-12.pdf
 Fidelity Bond 35220_Fake Fidelity Bond2015-08-28_12-33-51.pdf
 Quality Control Plan 35220_Fake Q Flan2015-08-28_12-33-59.pdf
 Resume(s) 35220_Fake Resume2015-08-28_12-33-08-39.pdf
 Resume(s) 35220_Fake Resume2015-08-28_12-34-09.pdf
 Explanation of Mosquite Answer 35220_Fake Explanation of No Answer2015-08-28_12-45-34.pdf Certifications

Edit 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.

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. 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:

partners, directors, principals, managers, supervisors, loan processors, loan underwriters, or loan onginators are:

3.e. 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 Mortgages or its officers, partners, disrectors, 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 to such parts, or under similar provisions of any other federal or state agency.

3b. Under indictment for, or have been convicted of, an offense that reflects adversely upon the Mortgagee's integrity, co fitness to meet the responsibilities of an FHA-approved mortgagee;

3c. Convicted of, or have pled guilty or noto contendere to a felony related to participation in the real estate or mortgage loan industry: 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;

3d. 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;

3e. Engaged in business practices that do not conform to generally accepted practices of prudent mortgagees or that demonstrate irresponsibility; or

3f. In violation of provisions of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (5AFE Act) (12 U.S.C. § 5101 et seq.) or its equivalent under state law, including all Nationwide Mortgage Licensing System and Registry requirements.

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.

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. 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, Mortgagues Letters, Title I Letters, and policies.

> 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

No Payment Required for Government Mortgagee

