

Online Application for Lender Approval (LEAP Approval) Screenshots

Initial Landing Page

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

The screenshot shows the initial landing page for the LEAP Approval application. At the top, there is a header with the date "FRIDAY, AUGUST 28, 2015" and the HUD logo. The main navigation menu includes links for HOME, PRESS ROOM, STATE INFO, PROGRAM OFFICES, TOPIC AREAS, ABOUT HUD, RESOURCES, CONTACT US, and SIGN OUT. The central content area is titled "User Login" and contains instructions for new and existing applicants, a login form with fields for User ID and Password, and links for registration and password recovery. A footer section provides contact information for the U.S. Department of Housing and Urban Development.

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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.

New applicant. [Register Here!](#)

New user for an existing application. [Register Here!](#)

Forgot your password. [Click 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 [here](#).


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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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[HOME](#) [PRESS ROOM](#) [STATE INFO](#) [PROGRAM OFFICES](#) [TOPIC AREAS](#) [ABOUT HUD](#) [RESOURCES](#) [CONTACT US](#) [SIGN OUT](#)

Company Information

Company Name *

Company URL

Tax ID - *

Geographic Address

Address Line 1 *

Address Line 2

City *

County

State ▼ *

Zip *

Phone - - * Extn

Fax - - *

Check here if mailing address is the same

Mailing Address

Address Line 1 *

Address Line 2

City *

County

State ▼ *

Zip * [Validate Address](#)



User Information

Salutation

First Name *

Middle Initial

Last Name *

Phone - - Extn

Fax - -

Email *

Verify Email *

Job Title

Time Zone ▼

Log-in Information

User id cannot be more than 20 characters long.
All passwords must contain an uppercase letter, lowercase letter, special character, and be at least 8 characters long.

User ID *

Password *

Verify Password *



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?

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

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New User Registration

Please enter the Applicant Company ID that was provided to the user who registered your company.


If you do not remember or have access to your Applicant Company ID, please contact (800) CALL-FHA or (800) 225-5342.

Applicant Company ID (required)

Submit

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User Information

Partner Id 1-1Y0X7E

Salutation

First Name *

Middle Initial

Last Name *

Phone - - Extn

Fax - -

Email *

Verify Email *

Job Title

Time Zone ▼

Login Information


User ID *

Password *

Verify Password *

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Do you agree with the terms of this license agreement?

After Signing in (Subsequent Log-In)

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Current Applications

Tracking Number	Company Name	Status
1-1Y0X70	Higgins Test Lender	In Progress

[Start New Application](#)


An asterisk (*) denotes a required field

For more information on any attachments or other requirements, reference materials are available

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

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Instructions

New FHA Lender Approval

Navigation Instructions

The FHA Online Application is organized into tabs that begin with Instructions and end with E-Signature. You may navigate from tab to tab with the Back and Continue arrows found at the bottom of each screen. You must complete all required information on each tab before you are able to proceed to the next. You may go back to a tab previously completed by clicking on the tab name. The information on each tab will be saved when you navigate to the next tab. Partially completed applications can be resumed at a later time by logging in with your User Name and Password.



An asterisk (*) denotes a required field

For more information on any attachments or other requirements, reference materials are available here.

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

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

General Information

Company Name	Higgins Test Lender *
DBA (Doing Business As)	(if applicable)
Tax ID	19 - 9876546 *
NMLS ID	
Date Company Established	January 01 2015 *
Fiscal Year End Month	December *
Minority/Women-Owned Business	N/A *
Nonprofit Entity? (Exempt from Application Fee)	<input type="radio"/> Yes <input checked="" type="radio"/> No*
Affiliation with Home Builder (Y/N)	<input type="radio"/> Yes <input checked="" type="radio"/> No*
Builder's Name	*
Builder's Tax ID	- *

Back Continue

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Primary Contact

This should be FHA's primary contact for all inquiries related to this application for approval

I am the primary contact

First Name	Jack *
Middle Initial	
Last Name	Higgins *
Phone	(202) -402 -6730 * Extn
Fax	(202) -402 -6730 *
Email	John.S.Higgins@hud.gc *
Verify Email	John.S.Higgins@hud.gc *

Back Continue



Geographic Address

Address Validation not done.

Address Line 1 *

Address Line 2

State *

City *

County

Zip *

Phone --* Extn

Fax --*

Check here if mailing address is the same

Mailing Address

Address Line 1 *

Address Line 2

State *

City *

County

Zip *

Validate Address





Lender Type, Functions and Loan Programs

FHA Lender Type

Supervising Agency

Other Agency Name

Lender Functions (check all that apply)

- Originate/Underwrite
- Service
- Own

If applicant is approved 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 (check all that apply)

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



Lender Type, Functions and Loan Programs

FHA Lender Type

Supervising Agency

Other Agency Name

Lender Functions (check all that apply)

- Originate/Underwrite
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If applicant is approved 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 (check all that apply)

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





Lender Type, Functions and Loan Programs

FHA Lender Type

Supervising Agency
Not Applicable
Federal Reserve System
Other Agency Name
National Credit Union Admin
Lender Functions (check all that apply)
 OCC
 Other (HUD Supervised)

Service
 Own

If applicant is approved 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 (check all that apply)

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



Lender Type, Functions and Loan Programs

FHA Lender Type

Supervising Agency

Other Agency Name

Lender Functions (check all that apply)

Originate/Underwrite
 Service
 Own

If applicant is approved 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.

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Title II Single Family (Forward and Reverse Mortgage Programs)
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Lender Type, Functions and Loan Programs

FHA Lender Type

Supervising Agency

Other Agency Name

Lender Functions (check all that apply)

Originate/Underwrite

Service

Own

If applicant is approved 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 (check all that apply)

Title II Single Family (Forward and Reverse Mortgage Programs)

Title II Multifamily (Rental Housing, Nursing Homes, Hospitals, etc.)

Title I (Property Improvement and Manufactured Home Loans)



Officers & Owners Information

List all of officers who will be directly involved in managing, overseeing, or conducting the FHA business of the applicant. For details on ownership reporting requirements, reference materials are available [here](#). For each entry, select the appropriate category (Individual or Company/Corporation) and complete the section that applies.

Individual (Officer and/or Owner)

Company/Corporation (Owner)

Salutation:

Individual Name:

Job Title:

SSN:

Officer In Charge:

Email:

Verify Email:

Percent Ownership: %

Company Name:

Tax Identification Number:

Percent Ownership: %

Add to list of Officers & Owners Clear




Officer or Owner	In Charge	Title	SSN / Tax ID	Email	Percent Ownership
Mr. Jack Higgins	Y	Director	923-87-6437	john.s.higgins@hud.gov	100

Attachments for Supervised

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

Required Attachments

All documents listed below are required prior to submitting the application. Please note that you may need to include additional items, such as DBA Approvals, Partnership Agreement Information, or LLC Articles of Organization. For more information on any attachments or other requirements, reference materials are available here.

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


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

Attachment Type

Attachments for Nonsupervised

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

1. Required Financial Statements
2. Business Credit Report
3. Credit Reports on Principals
4. Errors & Omissions Insurance
5. Fidelity Bond
6. Funding Program
7. Quality Control Plan
8. Resume(s)
9. State License or Registration

Attachment Type

Attachments for Investing

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8. State License or Registration

Attachment Type

Attachments for Government

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


1. Errors & Omissions Insurance
2. Fidelity Bond
3. Quality Control Plan
4. Resume(s)

Attachment Type

With Attachments Added

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

Required Attachments

All documents listed below are required prior to submitting the application. Please note that you may need to include additional items, such as DBA Approvals, Partnership Agreement Information, or LLC Articles of Organization. For more information on any attachments or other requirements, reference materials are available here.

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

1. Errors & Omissions Insurance
2. Fidelity Bond
3. Quality Control Plan
4. Resume(s)

Attachment Type

Document Type	Attached File	Operation
Errors & Omissions Insurance	C:\Users\H46604\Desktop\LEAP Test Docs\Fake E&O.pdf	Remove
Fidelity Bond	C:\Users\H46604\Desktop\LEAP Test Docs\Fake Fidelity Bond.pdf	Remove
Quality Control Plan	C:\Users\H46604\Desktop\LEAP Test Docs\Fake QC Plan.pdf	Remove
Resume(s)	C:\Users\H46604\Desktop\LEAP Test Docs\Fake Resume.pdf	Remove



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. Yes
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. Yes 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:
 - 3a. 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; Yes 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; Yes 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 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; Yes No
 - 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; Yes No
 - 3e. Engaged in business practices that do not conform to generally accepted practices of prudent mortgagees or that demonstrate irresponsibility; or Yes 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. Yes 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. Yes No
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. Yes No
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. Yes No



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	DBA :
Tax ID : 19-9876546	Date Company Established : 01-January-2015
NMLS ID :	Minority/ Women-Owned Business : N/A
Non-profit or Government Entity? (Exempt from Application Fee) : No	Fiscal Year End Month : December
Affiliation with Home Builder (Y/N) : No	Builder's Tax ID : -
Builder's Name :	

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 Line1 : 490 L'Enfant Plaza East, SW
Address Line2 :	Address Line2 :
State : DC	State : DC
City : Washington	City : Washington
County : District Of Columbia	County : District Of Columbia
Zip Code : 20529	Zip Code : 20529
Phone : 2024026730 Ext	
Fax : 2024026730	

Officers And Owners Edit

1. Jack Higgins - Incharge:Y Title:Director Ownership:100%

Lender Type Edit

FHA Lender Type : Government Lender	Supervising Agency : Other (HUD Supervised)
Lender Functions : Originate/Underwrite,Service,Own,	FHA Loan Programs: Title II Single Family , Title I , Title II Multifamily

Attachments Edit

1. Errors & Omissions Insurance - 35220_Fake E&O2015-08-28_12-33-42.pdf
2. Fidelity Bond - 35220_Fake Fidelity Bond2015-08-28_12-33-51.pdf
3. Quality Control Plan - 35220_Fake QC Plan2015-08-28_12-33-59.pdf
4. Resume(s) - 35220_Fake Resume2015-08-28_12-34-08.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. Yes
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. Yes
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:
 - 3a. 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; Yes
 - 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; Yes
 - 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 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; 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; Yes
 - 3e. Engaged in business practices that do not conform to generally accepted practices of prudent mortgagees or that demonstrate irresponsibility; or 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. Yes
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. 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. Yes
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. 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

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2. Fidelity Bond
3. Quality Control Plan
4. Resume(s)

Attachment Type

Document Type	Attached File	Operation
Errors & Omissions Insurance	C:\Users\H46604\Desktop\LEAP Test Docs\Fake E&O.pdf	Remove
Fidelity Bond	C:\Users\H46604\Desktop\LEAP Test Docs\Fake Fidelity Bond.pdf	Remove
Quality Control Plan	C:\Users\H46604\Desktop\LEAP Test Docs\Fake QC Plan.pdf	Remove
Resume(s)	C:\Users\H46604\Desktop\LEAP Test Docs\Fake Resume.pdf	Remove
Explanation of Negative Answer	C:\Users\H46604\Desktop\LEAP Test Docs\Fake Explanation of No Answer.pdf	Remove



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	DBA :
Tax ID : 19-9876546	Date Company Established : 01-January-2015
NMLS ID :	Minority/ Women-Owned Business : N/A
Non-profit or Government Entity? (Exempt from Application Fee) : No	Fiscal Year End Month : December
Affiliation with Home Builder (Y/N) : No	Builder's Tax ID : -
Builder's Name :	

Primary Contact Edit

Full Name : Jack Higgins
 Phone : 202 - 402 - 6730 Ext : Fax : 202 - 402 - 6730
 Email : John.S.Higgins@hud.gov

Geographic Address Edit

Address Line1 : 490 L'Enfant Plaza East, SW
 Address Line2 :
 State : DC
 City : Washington
 County : District Of Columbia
 Zip Code : 20529
 Phone : 2024026730 Ext
 Fax : 2024026730

Mailing Address Edit

Address Line1 : 490 L'Enfant Plaza East, SW
 Address Line2 :
 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

FHA Lender Type : Government Lender Supervising Agency : Other (HUD Supervised)
 Lender Functions : Originate/Underwrite,Service,Ovnrn, FHA Loan Programs : Title II Single Family , Title I , Title II Multifamily

Attachments Edit

1. Errors & Omissions Insurance - 35220_Fake E&O2015-08-28_12-33-42.pdf
2. Fidelity Bond - 35220_Fake Fidelity Bond2015-08-28_12-33-51.pdf
3. Quality Control Plan - 35220_Fake QC Plan2015-08-28_12-33-59.pdf
4. Resume(s) - 35220_Fake Resume2015-08-28_12-34-08.pdf
5. Explanation of Negative 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. Yes
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. Yes
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:
 - 3a. 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; Yes
 - 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; Yes
 - 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; 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; Yes
 - 3e. Engaged in business practices that do not conform to generally accepted practices of prudent mortgagees or that demonstrate irresponsibility; or 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. Yes
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. 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. Yes
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. 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

Validation successful!

No Payment Required for Government Mortgagee

FRIDAY, AUGUST 28, 2015

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

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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-Signature

Payment

Your Application Number is 35220
Your Tracking ID is 1-1Y0X7O
The amount you are required to pay is \$0.00
The site is being redirected to pay.gov for payment processing. Click to Agree

FRIDAY, AUGUST 28, 2015

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Secretary Shaun Donovan

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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-Signature**

E-Signature

You are currently logged in as Jack Higgins. The certification and electronic signature below must be completed by a senior officer, who must also be listed on the Officers & Owners tab of this application. The senior officer may need to create a new user for this application in order to certify and electronically sign.

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-AUG-2015
Authorizing Person