

**FHA Lender Annual Certifications – Supervised and Nonsupervised Mortgagees**  
Proposed for OMB Final Approval (redlines indicate changes since 30-day notice)

*HUD Instructions: ~~The e~~Capitalized terms used in this form in the following statements refer to those terms as ~~used~~defined in HUD Handbook 4000.1 ~~the relevant sections of the current version of Single Family Housing Policy Handbook, HUD-4000.1.~~*

1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am authorized to execute these certifications and acknowledgements on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD regulations, handbooks, guidebooks, Mortgagee Letters, Title I Letters, and policies HUD regulations and requirements necessary to maintain the Mortgagee’s FHA approval as codified in 24 CFR § 202.5, HUD Handbook 4000.1 Sections I and V, as amended by Mortgagee Letter, and any agreements entered into between the Mortgagee and HUD.
2. I acknowledge that the Mortgagee is responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee, and for the actions of any Affiliates participating in FHA programs for or on behalf of the Mortgagee.
3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed by or retained by under contract with the Mortgagee:
  - (a) Was subject to a ~~current~~ suspension, debarment, Limited Denial of Participation (LDP) or other restriction imposed under 24 CFR Part 24, and 2 CFR Part 180 as implemented supplemented by 2 CFR Part 2424, or any successor regulations to such parts, or under similar provisions of any other federal or state agency;
  - (b) Was under indictment for, or convicted of, an offense that reflects adversely upon the Mortgagee’s integrity, competence, or fitness to meet the responsibilities of an FHA-approved Mortgagee;
  - (c) Was subject to Unresolved Findings as a result of a HUD or other governmental audit, investigation, or review;
  - (d) Was refused, or had revoked, any license necessary to conduct normal operations in the real estate or mortgage loan industry;
  - (e) Was in violation of provisions of the Secure and Fair Enforcement (SAFE) Mortgage Licensing Act of 2008 (12 U.S.C. 5101 et seq.) or its equivalent under state law, including all Nationwide Multistate Licensing System and Registry requirements;

except for those occurrences, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.

4. I certify that, to the best of my knowledge and after conducting a reasonable investigation, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed ~~by or retained-~~ by under contract with the Mortgagee:

- (a) Was convicted of, or pled guilty or *nolo contendere* to, a felony related to participation in the real estate or mortgage loan industry during the Certification Period or the 7-year period preceding the first day of the Certification Period;
- (b) Was ever convicted of, or ever 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, or a breach of trust or money laundering;

except for those occurrences, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.

5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the Certification Period or the 3-year period preceding the first day of the Certification Period, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed ~~by or retained-~~ by under contract with the Mortgagee:

- (a) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity (federal, state or local) with commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public transaction or contract under a public transaction;
- (b) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity with violation of federal or state antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
- (c) Had one or more public transactions terminated for cause or default;

except for those occurrences, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.

6. I certify that, to the best of my knowledge and after conducting a reasonable investigation, 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, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.
7. I certify that, to the best of my knowledge and after conducting a reasonable investigation, the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD regulations and requirements necessary to maintain the Mortgagee's FHA approval as identified in HUD handbooks, guidebooks, Mortgagee Letters, Title I Letters, policies codified in 24 CFR § 202.5, HUD Handbook 4000.1 Sections I and V, as amended by Mortgagee Letter, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.
8. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) knowingly on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment, and debarment under applicable federal law.
9. I acknowledge that the Mortgagee is now, and was at all times throughout the Certification Period, subject to all applicable HUD regulations, Handbooks, Guidebooks, Mortgagee Letters, Title I Letters, policies and requirements, as well as Fair Housing regulations and laws including but not limited to 24 CFR § 5.105, Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act) and Title VI of the Civil Rights Act of 1964.

**FHA Lender Annual Certifications – Investing and Government Mortgagees**  
Proposed for OMB Final Approval (redlines indicate changes since 30-day notice)

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1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I am authorized to execute these certifications and acknowledgements on behalf of the Mortgagee; and that throughout the Certification Period I have known, or been in the position to know, whether the operations of the Mortgagee conformed to all applicable HUD regulations, handbooks, guidebooks, Mortgagee Letters, Title I Letters, and policies ~~HUD regulations and requirements necessary to maintain the Mortgagee’s FHA approval as codified in 24 CFR § 202.5, HUD Handbook 4000.1 Sections I and V, as amended by Mortgagee Letter, and any agreements entered into between the Mortgagee and HUD.~~
2. I certify that, to the best of my knowledge and after conducting a reasonable investigation, the Mortgagee does now, and did at all times throughout the Certification Period, comply with all HUD regulations and requirements necessary to maintain the Mortgagee’s FHA approval as identified in HUD handbooks, guidebooks, Mortgagee Letters, Title I Letters, policies ~~codified in 24 CFR § 202.5, HUD Handbook 4000.1 Sections I and V, as amended by Mortgagee Letter~~, and any agreements entered into between the Mortgagee and HUD, except for those instances of non-compliance, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.
3. Each of my certifications is true and accurate to the best of my knowledge. I understand that if I have made any false, fictitious, or fraudulent statement(s), representation(s), or certification(s) knowingly on this form, I may be subject to administrative, civil and/or criminal sanctions, including damages, penalties, fines, imprisonment, and debarment under applicable federal law.
4. I acknowledge that the Mortgagee is now, and was at all times throughout the Certification Period, subject to all applicable HUD regulations, Handbooks, Guidebooks, Mortgagee Letters, Title I Letters, policies and requirements, as well as Fair Housing regulations and laws including but not limited to 24 CFR § 5.105, Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act) and Title VI of the Civil Rights Act of 1964.

## FHA Lender Initial Approval Certifications – All Lender Applicants

Proposed for OMB Final Approval (redlines indicate changes since 30-day notice)

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1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I have the authority to legally bind the Mortgagee; and that I am authorized to execute these certifications and acknowledgments on behalf of the Mortgagee.
2. I acknowledge that the Mortgagee is responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee, and for the actions of any Affiliates participating in FHA programs for or on behalf of the Mortgagee.
3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator currently employed by or retained by under contract with the Mortgagee:
  - (a) Is subject to a current suspension, debarment, Limited Denial of Participation (LDP) or other restriction imposed under 24 CFR Part 24, and 2 CFR Part 180 as implementedsupplemented by 2 CFR Part 2424, or any successor regulations to such parts, or under similar provisions of any other federal or state agency;
  - (b) Is under indictment for, or has 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;
  - (c) Was convicted of, or 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;
  - (d) Is subject to Unresolved Findings as a result of a HUD or other governmental audit, investigation, or review;
  - (e) Is engaged in business practices that do not conform to generally accepted practices of prudent Mortgagees or that demonstrate irresponsibility;

- (f) Is in violation of provisions of the Secure and Fair Enforcement (SAFE) Mortgage Licensing Act of 2008 (12 U.S.C. 5101 et seq.) or its equivalent under state law, including all Nationwide Multistate Licensing System and Registry requirements.
4. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the three-year period preceding the date of this application for FHA approval, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator currently employed by or retained by under contract with the Mortgagee, was refused, or had revoked, any license necessary to conduct normal operations in the real estate or mortgage loan industry.
5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the 3-year period preceding the date of this application for FHA approval, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed by or retained by under contract with the Mortgagee:
- (a) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity (federal, state or local) with commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public transaction or contract under a public transaction;
  - (b) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity with violation of federal or state antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
  - (c) Had one or more public transactions terminated for cause or default.
6. 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.
7. I certify~~acknowledge~~ that, upon approval, and with its submission of each loan for insurance or request for insurance benefits, the Mortgagee will comply with all HUD regulations and requirements necessary to maintain the Mortgagee's FHA approval as identified in HUD handbooks, guidebooks, Mortgagee Letters, Title I Letters, and policies~~be subject to all applicable HUD regulations, Handbooks, Guidebooks, Mortgagee Letters, Title I Letters, policies and requirements, as well as Fair Housing regulations and laws including but not limited to 24 CFR § 5.105, Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act) and Title VI of the Civil Rights Act of 1964.~~