

**CONSOLIDATED FHA SINGLE FAMILY PRA COMMENTS—
ANNUAL LENDER CERTIFICATIONS**

No.	Organization	Comments	Lender Activities Comments	Final Single Family Comments
1	MBA/HPC/ABA/BPI DHI Mortgage	Capitalize “sanctioned” and “Sanctions” to ensure alignment with the definition in the Glossary to HUD Handbook 4000.1.	Agree.	None.
2	MBA/HPC/ABA/BPI DHI Mortgage	Clarify reporting guidance in HUD Handbook 4000.1 and/or Lender Electronic Assessment Portal (LEAP) User Manual, regarding the re-disclosure of events and/or activities reported to HUD during the Certification Period—for which the Mortgagee received clearance from HUD to continue the certification process.	FHA’s eligibility and reporting requirements regarding the activities to be reported during the Certification Period are clearly defined in the HUD Handbook 4000.1. However, as a part of HUD’s ongoing IT initiatives—future enhancements made to LEAP will better operationalize the outcome of Mortgagee disclosures.	None.

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No.	Organization	Comments	Lender Activities Comments	Final Single Family Comments
3	MBA/HPC/ABA/BPI DHI Mortgage	<p>Revise the Annual Certification statements 2 and 3.</p> <p>Revision to statement 2: I certify that, during the Certification Period, the Mortgagee, or any Corporate Officer as defined at HUD Handbook 4000.1 I.A.3.c.iv.(B) was not: (a) Subject to a suspension, debarment, or under a Limited Denial of Participation (LDP); or (b) Refused or had revoked, any license necessary to conduct normal operations in the mortgage loan industry by any State(s) as defined at 12 U.S.C. 1707(d) in which the Mortgagee will originate insured mortgages or Title I loans; 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.</p> <p>Revision to statement 3: I certify that during the Certification Period the Mortgagee was not Sanctioned by any State(s) as defined at 12 U.S.C. 1707(d) in which the Mortgagee will originate insured mortgages or Title I loans, 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.</p>	No objection.	Implement in final.