**FHA LENDER ANNUAL CERTIFICATION STATEMENTS**

**(All Mortgagees)**

Final as of 8/08/2019

1. I acknowledge that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as "the Mortgagee") authorized to execute these certifications and acknowledgements on behalf of the Mortgagee.

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:

1. Subject to a suspension, debarment, or under a Limited Denial of Participation (LDP); or
2. 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.

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.

4. I certify that the preceding statements are materially correct to the best of my knowledge.

**WARNING: This warning applies to all certifications made in this document.**

Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. §3729