



Office of Native American Programs
Section 184/184A Programs
Lender Application

OMB Approval No. 2577-0200
(Expires 03/21/2027)



1. Lender

1a. Official Name			
1b. Doing Business as (if applicable)			
1c. Legal Structure (e.g., Corporation, S Corporation, Partnership, or Sole Proprietorship)			
1d. Tax ID		1e. Nationwide Mortgage Licensing System ID	
1f. Date Founded (Month and Year)		1g. Fiscal Year End	
1h. Street Address	1i. City	1j. State	1k. Zip Code
1l. Mailing Address – if different	1m. City	1n. State	1o. Zip Code
1p. Phone Number	1q. Email	1r. Website	

2. Lender Contact

2a. Last Name	2b. First Name	2c. Middle Name
2d. Title	2e. Phone Number	2f. Email

3. Program(s) and Type of Lender

3a. Please select the program(s) your organization is seeking approval	Section 184 <input type="checkbox"/>	Section 184A <input type="checkbox"/>
3b. Please select the type of Lender your organization is seeking approval	Direct Guarantee (DG) <input type="checkbox"/> Non-DG <input type="checkbox"/>	DG <input type="checkbox"/> Non-DG <input type="checkbox"/>

4. DG Lender Functions (please mark the applicable boxes)

	Section 184	Section 184A
4a. Originate	<input type="checkbox"/>	<input type="checkbox"/>
4b. Close	<input type="checkbox"/>	<input type="checkbox"/>
4c. Sell	<input type="checkbox"/>	<input type="checkbox"/>
4d. Service	<input type="checkbox"/>	<input type="checkbox"/>
4e. Underwrite	<input type="checkbox"/>	<input type="checkbox"/>
4f. Hold	<input type="checkbox"/>	<input type="checkbox"/>
4g. Purchase	<input type="checkbox"/>	<input type="checkbox"/>

5. Certifications and Acknowledgements

	Yes	No
5a. I certify I am a corporate officer and/or principal/owner of the above-named lender applicant with the authority to legally bind the applicant and to execute these certifications and acknowledgments on behalf of the lender applicant.	<input type="checkbox"/>	<input type="checkbox"/>
5b. I certify the lender applicant is not subject to any assessments or contingent liabilities not disclosed in its financial statements.	<input type="checkbox"/>	<input type="checkbox"/>
5c. I certify that the lender applicant, its principals, partners, officers, individuals serving on its board of directors, managers, supervisors loan originators, loan processors, loan underwriters, individuals acting as authorized signatories or other employees are NOT	<input type="checkbox"/>	<input type="checkbox"/>



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a) Suspended, debarred, under a limited denial of participation (LDP), or otherwise restricted under 2 Code of Federal Regulations (CFR) Part 2424, or under similar procedures of any other Federal agencies.	<input type="checkbox"/>	<input type="checkbox"/>
b) Indicted for, or have been convicted of, an offense that reflects adversely upon the integrity, competency, or fitness to meet the responsibilities of the Direct Guarantee Lender or Non-Direct Guarantee Lender to participate in the Section 184 program.	<input type="checkbox"/>	<input type="checkbox"/>
c) Found to have unresolved findings as a result of HUD or other governmental audit, investigation, or review.	<input type="checkbox"/>	<input type="checkbox"/>
d) Engaged in business practices that do not conform to generally accepted practices of prudent lenders or that demonstrate irresponsibility;	<input type="checkbox"/>	<input type="checkbox"/>
e) Convicted of, or have pled guilty or <i>nolo contendere</i> ("no contest") to, a felony related to participation in the real estate or mortgage loan industry:	<input type="checkbox"/>	<input type="checkbox"/>
1. During the 7-year period preceding the date of the application for licensing and registration; or	<input type="checkbox"/>	<input type="checkbox"/>
2. At any time preceding such date of application, if such felony involved an act of fraud, dishonesty, breach of trust, or money laundering;	<input type="checkbox"/>	<input type="checkbox"/>
f) In violation of provisions of the Secure and Fair Enforcement Mortgage (S.A.F.E.) Mortgage Licensing Act of 2008 (12 U.S.C. 5101 <i>et seq.</i>) or any applicable provision of Tribal or State law; or	<input type="checkbox"/>	<input type="checkbox"/>
g) In violation of 12 U.S.C. 1715z-13a and/or 1715z-13b.	<input type="checkbox"/>	<input type="checkbox"/>
5d. I certify that no mortgage insurance companies, secondary marketing agencies, warehouse lenders, or broker/dealers have denied the lender applicant approval in the past three years from the date of these certifications.	<input type="checkbox"/>	<input type="checkbox"/>
5e. I certify the lender applicant, its principals, partners, officers, and/or directors, have not been subject to any past or present action by HUD, VA, Fannie Mae, Freddie Mac, or other government-related entity in which there has been a request to repurchase a loan or to indemnify the entity against loss.	<input type="checkbox"/>	<input type="checkbox"/>
5f. I certify the lender applicant is not currently subject to, previously been, or is proposed for regulatory or supervisory action by any regulatory entity. Regulatory actions include, but are not limited to, supervisory agreements, cease and desist orders, notices of determination, notices of proposed actions, formal memoranda of understanding, informal memoranda of understanding, unresolved audits, revocation of license(s) and investigations. Supervisory actions include, but are not limited to, the appointment of a trustee, receiver, conservator, or managing agent.	<input type="checkbox"/>	<input type="checkbox"/>
5g. I acknowledge on behalf of the lender applicant, its continuing obligation to notify HUD's Office of Native American Programs, in writing, within 5 days of any change to the information or documentation provided in connection with this application for approval while this application is pending review.	<input type="checkbox"/>	<input type="checkbox"/>
5h. I certify that neither the lender applicant nor any of its owners, principals, officers, managers, or supervisors have been involved, through ownership or otherwise, with a previously defaulted Ginnie Mae issuer(s), an FHA-approved mortgagee that was subject to action by the Mortgagee Review Board, and/or an entity subject to a civil or criminal action by Federal or State law enforcement.	<input type="checkbox"/>	<input type="checkbox"/>
5i. I certify that, upon the submission of this application, the lender applicant has and will comply with the requirements of the statutory requirements of the Section 184 Indian Housing Loan Guarantee Program (12 USC 1715z-13a) and/or Section 184A Native Hawaiian Loan Guarantee Program, Subpart B of 24 CFRs 1005 and/or 1007, and any applicable HUD regulations, and Section 184/184A Program Guidance, including but not limited to Federal Register Notices, Dear Lender Letters, handbooks, guidebooks, manuals and user guides and any other administrative guidance.	<input type="checkbox"/>	<input type="checkbox"/>

I, the undersigned, certify under penalty of perjury that the information provided above is true, correct, and accurate. **WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §§ 3729, 3802).**

6. Authorized Lender Official

6a. Last Name	6b. First Name	6c. Middle Name	6d. Title
6e. Signature			6f. Date

Burden Notice: This information is required for the U.S. Department of Housing and Urban Development (HUD) to consider if a lender is eligible to participate in the Section 184 Indian Housing Loan Guarantee (Section 184) program and/or the Section 184A Native Hawaiian Housing Loan Guarantee (Section 184A) program. Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, U.S. Department of Housing and Urban Development, 451 7th Street SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-XXXX. HUD may not collect this information, and you are not required to complete this form, unless it displays a valid OMB control number. HUD is authorized to solicit the information requested in the form by virtue of 12 U.S.C. §§ 1715z-13a and 1715z-13b, and 24 C.F.R. Parts 1005 and 1007. While no assurance of confidentiality is pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information Act request.