

**Application for Section 184 Lender Approval**  
 HUD Office of Native American Programs: Section 184 Loan Guarantee Program

**Section 1: Applicant Information**

Full Legal Name:

DBA name(s), if applicable. Use separate sheet for any additional DBAs

TAX ID:		Date Incorporated, Organized or Chartered:		
Geographic Address		Mailing Address (if different)		Fiscal Year End (Month):
County:		Phone:	Fax:	
Web Site:		eMail:		
Contact Person	Name	eMail	Phone	Fax

**Circle agencies with whom you are approved, supervised, regulated, insured: VA, FHA, USDA, FDIC, NCUA, Others Agency ID #:**

All Applicants must provide the following information below for all officers, directors, partners, managers and owners. Please indicate which officer will be in charge of the day-to-day operations of the applicant's planned Section 184 operations. Attach a separate sheet for any additional persons or owning entities.

Name of Person or Owning Entity	Title (If Applicable)	Officer in Charge?	Social Security or TAX ID Number	Percent Ownership
		<input type="checkbox"/>		

**Section 184 Lender Approval Types:** Please read the following to determine which approval type to apply for.

- **Nonsupervised Lender:** Correspondent lenders and mortgage lenders should apply for this type of approval if they want to originate, underwrite, service, and/or own section 184 guaranteed loans.
- **Supervised Lender:** Banks, savings banks, savings & loans and credit unions should apply for this type of approval if they want to originate, underwrite, service, and/or own section 184 guaranteed loans.
- **Government Lender:** Federal, State, Tribal and local government agencies should apply for this type of approval if they want to originate, underwrite, service, and/or own section 184 guaranteed loans.

**Section 2: Section 184 Lender Approval Type, and Lender Functions.**

Section 184 Lender Approval Type		Lender Functions	
<input type="checkbox"/> Nonsupervised Lender	<input type="checkbox"/> Investing Mortgagee	<input type="checkbox"/> Originate	<input type="checkbox"/> Underwrite***
<input type="checkbox"/> Supervised Lender	<input type="checkbox"/> Government Lender	<input type="checkbox"/> Service	<input type="checkbox"/> Own

\*\*\*See OLG Handbook Chapter 3 for information on how to obtain Direct Guarantee (DG) Underwriting Approval for Section 184 Loans.

**Supervised Applicants -- Examined and Supervised by:**

- Federal Reserve System     Office of Thrift Supervision     Federal Deposit Insurance Corporation  
 National Credit Union Administration     Tribal Lenders     Other:

**Section 3: Supplemental Information to be submitted to obtain Section 184 Lender Approval.**

Supplement information required to be submitted with application to demonstrate that an applicant meets HUD requirements for approval. Details about each item are in Section 184 Processing Guideline, Chapter 3.		Nonsupervised Lender	Supervised Lender	Government Lender	Investing Lender
Check the appropriate box to indicate that each required document has been included with the application package.					
1	State License or Registration		N/A	N/A	
2	DBA Approval(s), If applicable				
3	Commercial Credit or Dun & Bradstreet Business Report on Applicant			N/A	
4	Audited Financial Report on Applicant			N/A	N/A
5	LLC Articles of Organization and Operating Agreement, if applicable.		N/A	N/A	
6	Partnership Agreement Information, if applicable.		N/A	N/A	
7	Evidence of Office Facilities		N/A	N/A	N/A
8	Funding Program		N/A	N/A	
9	Quality Control Plan				N/A
10	Copy of Fidelity Bond (\$300,000 minimum)				
11	Copy of Errors & Omissions Insurance (\$300,000 minimum)				
12	Evidence of agency approval, supervision, regulation or insurance				
13	Resume(s)		N/A		
14	Credit Reports on Principals		N/A	N/A	

**Section 4: Certifications and Acknowledgments:** Check the appropriate box 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 this application.

1. I certify I am a corporate officer and/or principal/owner of the above-named applicant with the authority to legally bind the applicant and to execute these certifications and acknowledgments on behalf of the applicant. Yes
2. I certify the applicant is not subject to any assessments or contingent liabilities not disclosed in its financial statements. Yes  No
3. I certify any required application fee has been paid \*\*\*\*Not fees required until further notice\*\* N/A
4. I certify that neither the applicant nor any of 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:
- (a) Suspended, debarred, under a limited denial of participation (LDP), or otherwise restricted under Part 25 of Title 24 of the Code of Federal Regulations, 2 Code of Federal Regulations, Part 180 as implemented by Part 2424, or any successor regulations to such parts, or under similar provisions of any other Federal or State agencies; Yes  No
  - (b) Under indictment for, have been convicted of, or charged with a felony offense that reflects adversely upon the applicant's integrity, competence or fitness to meet the responsibilities of a FHA/HUD approved lender; Yes  No
  - (c) Subject to unresolved findings contained in a Department of Housing and Urban Development or other governmental audit, investigation, or review; Yes  No
  - (d) Engaged in business practices that do not conform to generally accepted practices of prudent lenders or that demonstrate irresponsibility, including, but not limited to, failure to satisfy debts due and owing to FHA/HUD, or associating or affiliating, for the purpose of conducting mortgage business, with a person or entity previously sanctioned/fined by HUD; Yes  No
  - (e) Convicted of, or has pled guilty or *nolo contendere* ("no contest") to, a felony related to participation in the real estate, mortgage loan, or financial services industry— Yes  No

- (1) During the 7-year period preceding the date of the application for licensing and registration; or
  - (2) At any time preceding such date of application, if such felony involved an act of fraud, dishonesty, breach of trust, or money laundering;
  - (f) In violation of provisions of the S.A.F.E. Mortgage Licensing Act of 2008 (12 U.S.C. 5101 et seq.) or any applicable provision of state law; Yes  No
  - (g) In violation of any other requirement established by the Secretary; Yes  No
  - (h) Currently or presently suspended, terminated, debarred, sanctioned, fined, convicted, denied approval, or subject to a license/approval revocation by any federal, state, or local government agency, or a government-related entity, where the action is related to the responsibilities that are commensurate with those of the financial services industry; and Yes  No
  - (i) Currently involved in a proceeding or subject to an investigation that could result, or has resulted, in suspension, fine, debarment, or other sanction by a federal, state, or local government agency, conviction in a criminal matter, bankruptcy or loss of fidelity insurance or errors and omissions insurance coverage. Yes  No
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5. I certify that no mortgage insurance companies, secondary marketing agencies, warehouse lenders, or broker/dealers have denied the applicant approval in the past three years from the date of these certifications. Yes  No
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6. I certify the 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. Yes  No
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7. I certify the 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. Yes  No
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8. I acknowledge on behalf of the applicant, its continuing obligation to notify HUD's Lender Approval and Recertification Division, in writing, within 5 days of any change to the information or documentation provided in connection with this application for approval while the this application is pending review. Yes
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9. I certify that neither the 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/HUD-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. Yes  No
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10. I certify that, upon the submission of this application, and with its submission of each loan for insurance or request for insurance benefits, the applicant has and will comply with the requirements of the Secretary of Housing and Urban Development, which include, but are not limited to, the section 184 of the Housing and Community Development Act of 1992, National Housing Act (12 U.S.C. § 1715z-13a)and, HUD's regulations, Section 184 processing handbooks, mortgagee letters, and policies with regard to using and maintaining its HUD lender approval. Yes
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11. I acknowledge on behalf of the applicant, its continuing obligation to notify HUD's Lender Approval and Recertification Division, in writing, within 10 days of issuance of any notice (or proposed notice) of violation, revocation, sanction, suspension, or any other administrative action/proceeding initiated by a state or federal regulatory entity. Yes

**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.**

Name:	Title:
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Signature:	Date:
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Send the executed application and all required exhibits to the following addresses.

<b>US Mail</b> Dept of HUD Office of Loan Guarantee Lender Approval: Robert Floyd 451 7th Street, S.W., Room 5143 Washington, DC 20410	<b>Email</b> Robert.Floyd@hud.gov
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