LEAP

Lender Electronic Assessment Portal

Lender Electronic Assessment Portal

LEAP User Manual

U.S. Department of Housing and Urban Development

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Document History

Version No.	Date	Revision Description
V1.0	05/19/2014	Initial version
V1.1	10/2/2015	Updated Sections 5.4, 5.6, 8.1, 9, 10.3; Added Section 8.2; Added references to resubmitting payments in payment sections.
V1.2	02/5/2016	Updated Sections 2, 5.4.1, 5.4.3; Added Section 2.1.
V1.3	03/22/2017	Updated Sections 5.4.2
V1.4	04/05/2018	Updated Sections 7 for recertification packages.

1. Introduction

1. Introduction

The Lender Electronic Assessment Portal (LEAP) is a one-stop shop for all Federal Housing Administration (FHA) Lender Approval and Recertification activities. This includes:

- Managing lender Institution and Branch profile information
- Maintaining other lender data such as Cash Flow Accounts
- Submitting requests and receiving notifications
- Completing the annual Recertification process.

LEAP replaces the Lender Assessment Sub-System (LASS) for lender and Independent Public Accountant (IPA) submission of financial information, as well as the Lender Approval and Cash Flow Account Setup sections of FHA Connection.

1.1 System Requirements

LEAP requires one of the following Internet browsers/versions (or higher):

- Internet Explorer 8
- Firefox 27
- Chrome 34

The browser must have cookies enabled.

The user must currently have FHA Connection credentials and the appropriate permissions for LEAP. Permissions are controlled by each Institution's FHA Connection Application Coordinators. Please contact an Application Coordinator to validate that permissions are provisioned correctly.

2. How to Access LEAP

2. How to Access LEAP

Lender users with M-IDs and IPA users with I-IDs can access LEAP through FHA Connection by navigating to the LEAP link in the Lender Functions menu.

Sign on to FHA Connection, select Lender Functions from the Main Menu page, and then select Lender Electronic Assessment Portal (Figure 1).

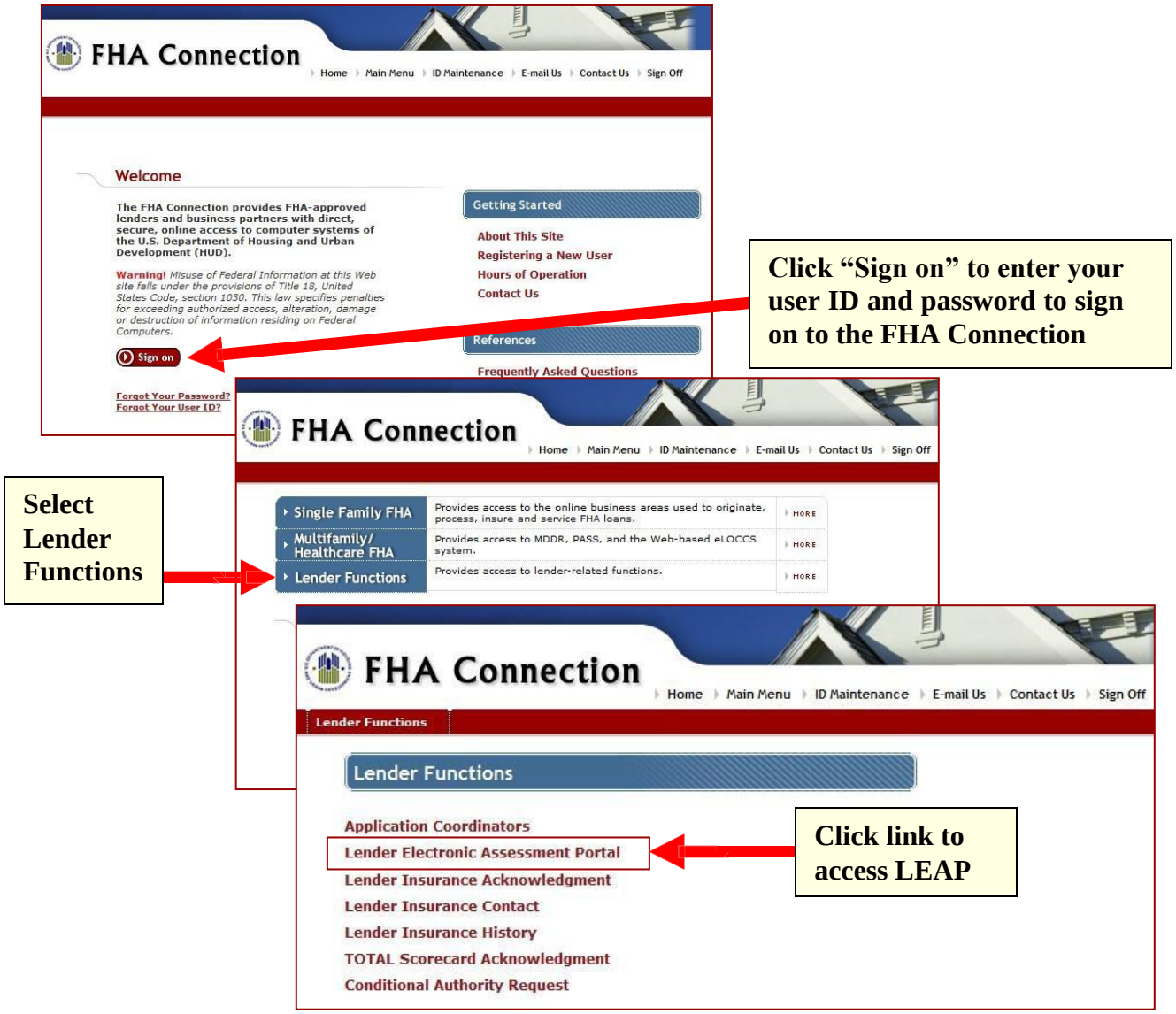


Figure 1: Accessing the Lender Electronic Assessment Portal (LEAP)

Users should not access LEAP through browser bookmarks or the browser "Back" or "Forward" buttons, as this may cause unexpected behavior.

2.1 IPA User Registration

Unlike a lender, IPA's do not access FHA Connection to register for a User ID. All auditors must access Secure Systems to begin the setup process for LEAP by registering as an Independent User. The following is the setup process for an IPA user:

1) Receive Independent User I-ID by registering in Secure Systems: (http://www.hud.gov/offices/reac/online/online_registration.cfm)
2) Lender's FHA Connection Application Coordinator assigns the auditor I-ID the role of IPA.
3) IPA applies for an UII number. Only one UII number is generated per auditing firm so if the auditor already has a UII there is no need to apply for another.
4) The IPA UII number is provided to the lender and entered during the Recertification process.

For further information refer to "IPA Registration and Assignment Instructions" located on the LEAP Information page: (http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/SFH_Lenders_LEAP).

2.2 Authorization Role Definitions

Each Institution's FHA Connection Application Coordinator may assign one or more of the following LEAP roles to each user. When the user is granted multiple roles, the highest authorization level for each role applies. Due to the consolidation of Title I and Title II IDs for institutions with both authorities, LEAP roles are not specific to Title I or Title II authorities. Lender must insert FHA Lender ID into both the Title I and Title II boxes to access LEAP.

Institution View Only – Users must have this box checked in the FHA Connection to access LEAP. Users with "Institution View Only" authority will have "read-only" access to all Institution and Branch screens, Request screens, Notice of Material Event screens, and History screens.

Institution Data Entry – User can update Institution profile information including addresses and Principal-Agent affiliations. Read-write access to all Institution screens and the ability to submit requests, with the exception of voluntary withdrawal. Read-only access to Notice of Material Event screens and History screens.

Branch Data Entry – User can add Branches and update Branch profile information including personnel and addresses. Read-write access to all Branch screens, which include Areas Approved for Business. Read-only access to all Institution screens, Request screens, Notice of Material Event screens, and History screens.

Notice of Material Events – User can submit Notices of Material Events and Merger/Acquisition requests. Read-write access to all Notice of Material Event screens. Read-only access to all Institution and Branch screens, Request screens, and History

screens. Users must have access to Notice of Material Events to submit merger requests.

Recertification Data Entry – User can enter financial and audit related data (if applicable) for Recertification. Read-write access to Recertification screens for Lender Data Verification, Audit Related Questions, and Financial Data Entry. Read-only access to Recertification screens for Certification, Payment and Extension Request. Read-only access to all Institution screens, Request screens, Notice of Material Event screens, and History screens.

Recertification Payment – User can submit payment information for the Recertification fee. Read-write access to the Recertification screens for Payment and Extension Request. Read-only access to Recertification screens for Lender Data Verification, Certification, Audit Related Questions, and Financial Data Entry. Read-only access to all Institution screens, Request screens, Notice of Material Event screens, and History screens.

Certifying Official – User can complete the Certification step for Recertification. Read-write access to the Certification screen and the ability to submit a voluntary withdrawal. Read-only access to Recertification screens for Lender Data Verification, Audit Related Questions, Payment, and Financial Data Entry. Read-only access to all Institution screens, Request screens, Notice of Material Event screens, History screens, and Cash Flow Account Setup screens. An Institution can have a maximum of three individuals with the Certifying Official role, all of whom must be listed as Corporate Officers.

Cash Flow Account Setup – User can add, edit, and delete cash flow accounts. Read-write access to all Cash Flow Account Setup screens. Read-only access to all Institution screens, Request screens, Notice of Material Event screens, and History screens.

Independent Public Accountant – User can view, verify and attest to the Institution's Recertification submission. Read-write access to all IPA screens. Read-only access to the Institution's Audit Related Questions and Financial Data Entry screens. IPA users must have an I-ID registered through HUD Secure Systems and may have the IPA role assigned for multiple Institutions.

3. Help/Frequently Asked Questions (FAQs)

3. Help/Frequently Asked Questions (FAQs)

Information is posted and updated regularly at www.hud.gov/lenders. Look for the *LEAP Information* link in the *Approvals and Renewals* section of the site.

Lenders and IPAs should direct any questions to the FHA Resource Center:

- 1-800-CALL-FHA
- TTY: 1-800-877-8339
- answers@hud.gov

3.1 General Tips

This section outlines some general usability tips for interacting with the LEAP system. It also describes what a user can expect the first time they log into LEAP.

Additionally, the icons below are used throughout this document to indicate tips, warnings and/or important notes:

TIP *Suggested tip for a specific screen or process*

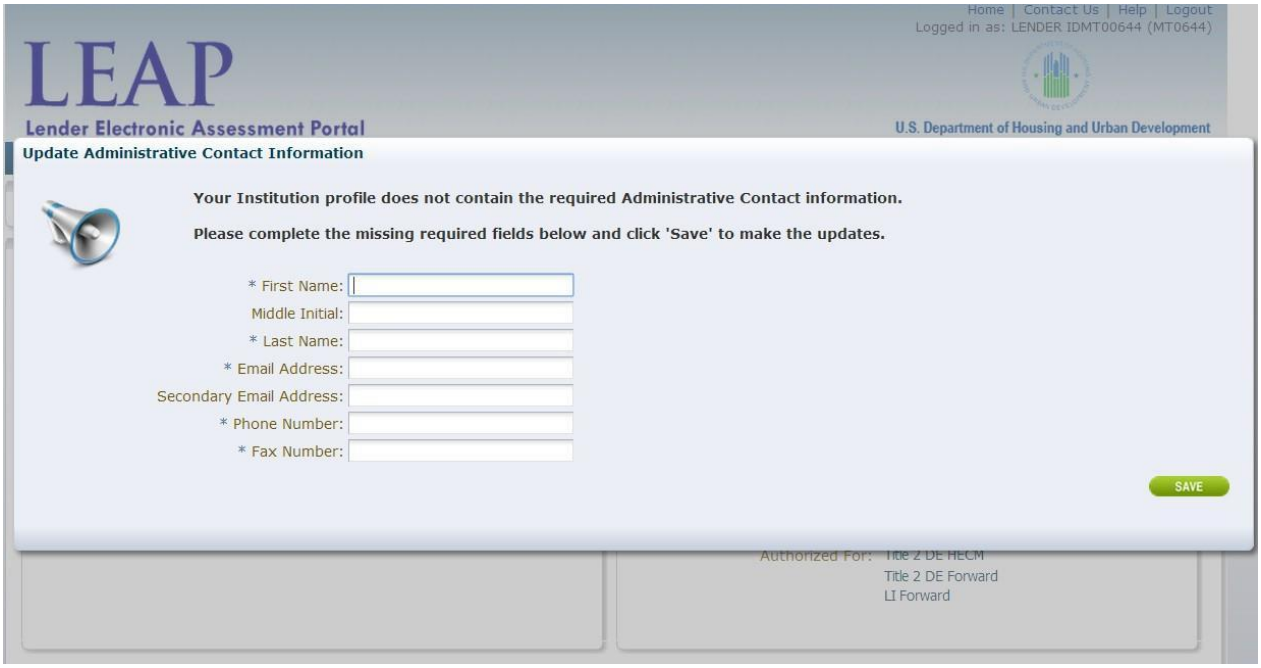
Warning or important note for a specific screen or process

3.1.1 Administrative Contact Pop-Up

If the Institution does not already have an Administrative Contact identified the first time an Institution user logs into LEAP, the system will prompt the user to enter required information.

The Administrative Contact is the point of contact associated with the Institution's Administrative Address. The e-mail addresses associated with the Administrative Contact will receive all correspondence from LEAP.

Enter all required information and click "Save." The user will not be able to proceed until this step has been completed. Once the Administrative Contact information has been saved, the Administrative Contact pop-up will not reappear for any future log-in.



Initial Administrative Contact Information pop-up

TIP *For information on how to maintain and update the Institution Administrative Contact once it has been added, see section* [*5.1.5 – Maintaining Administrative Contact Information.*]

3.1.2 Attaching Documents

There are several screens that will either require or provide the option to submit supporting documentation via attachments.

When this option is available, the panel below will be displayed.

Attachments Panel

Small visual differences exist among different browsers when attaching documents.

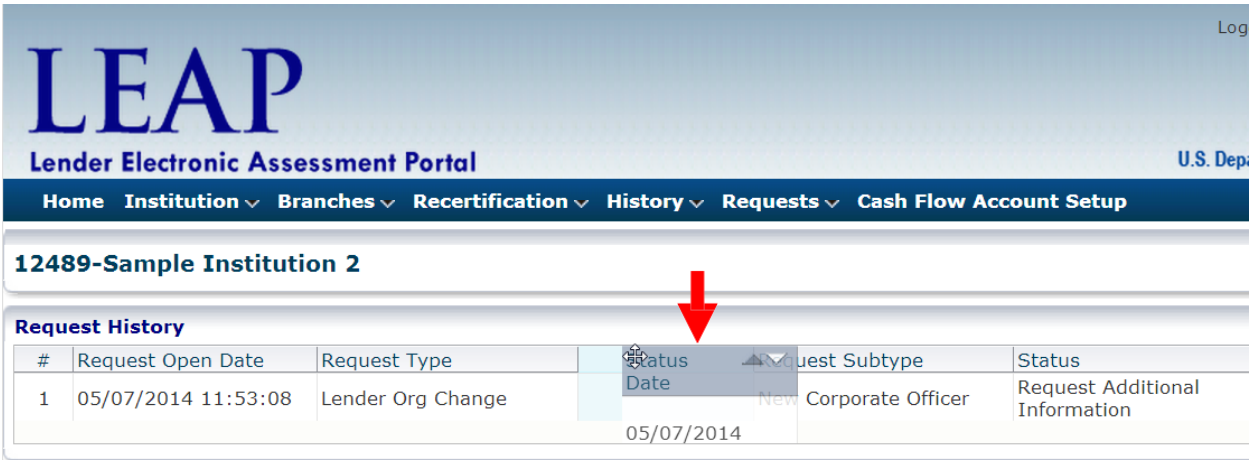
Upload the relevant attachment(s). To add more than one attachment, click the . To delete an attachment, click the .

Attachments cannot be larger than 5MB per file.

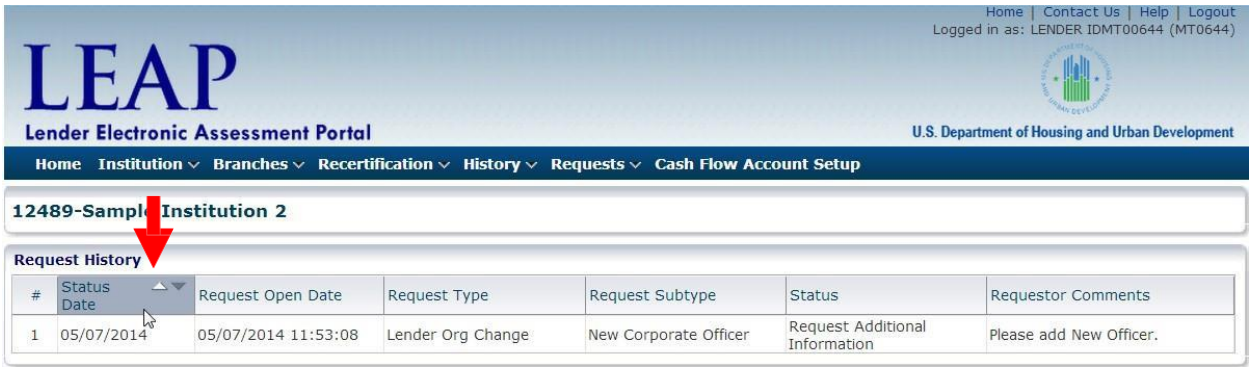
3.1.3 Sorting On-Screen Information

It is possible to change the order of any column in LEAP by selecting and moving the column. In this example, the user wishes to move the "Status Date" column.

With the "Status Date" column selected, hold down and drag to the desired location.



The "Status Date" column will then appear in the new location.



LEAP enables the user to sort individual columns by hovering over the column header and selecting the up or down arrows that appear.

3.1.4 On-Screen links

The following table describes the Home, Contact Us, Help, and Logout links that LEAP presents in the upper-right portion of the user's screen. These links can be clicked at any time and will perform the action listed in the description column. "Logged in As" is not a link, but shows the user the Institution ID and Credential (M-ID, I-ID) that is currently logged into the system.

Link Name	Description
Home	The "Home" link will navigate the user back to the Institution Summary screen
Contact Us	The "Contact Us" link will navigate the user to the FHA Resource Center page.
Help	The "Help" link will launch the LEAP User Manual.
Logout	The "Logout" link will log the user out of LEAP and take the user to the FHA Connection screen. In order to access LEAP again the user will need to log back in through the FHA Connection.
Logged in As	"Logged in As" shows the user the Institution ID and the user credential for who the user is logged in as.

4. Home Page

4. Home Page

4.1 LEAP Menu Bar

The LEAP Menu Bar is displayed across the blue ribbon at the top of the screen. It provides access to various categories and Subcategories of functionality in the system.

LEAP Menu Bar

The table below represents all menu options in LEAP. When using the application, the user can click a Menu Category on the Menu Bar to expand the associated Subcategories.

Menu Categories	Subcategories
Home	
Institution	Addresses
	Corporate Personnel
	Doing Business As
	Affiliations
	Areas Approved for Business
	Notice of Material Event
Branches	Add New Branch
	Branch List and Details
	Areas Approved for Business
Recertification	Submit Recertification
	Recert Extension Request
History	Payment History
	Correspondence History
	Recertification History
Requests	Create New Request
	View/Edit Submitted Requests
Cash Flow Account Setup	

4.2 Institution Summary

The Institution Summary screen provides a quick reference for basic information about the Institution which includes Institution identification numbers, key dates, and program authorizations. This summary data is presented in four distinct panels below the menu bar.

Institution Summary screen

Across the bottom portion of the Institution Summary, the user is presented with three additional panels:

- Notices – See section 4.2.1 - Notices
- Pending & Upcoming Activities – See section 4.2.2 – Pending & Upcoming Activities
- Outstanding Requests – See section 4.2.3 Outstanding Requests

Information located in these panels is updated in real time based on key dates and actions performed in LEAP. In this example, within the "Pending & Upcoming Activities" section, the user is being notified that the Institution's Recertification is past due.

4.2.1 Notices

Notices provide the user with information regarding actions affecting the Institution. Notices do not require any further action by the Institution; they are simply a method for communicating status. All notices are deleted 30 days after they are created.

4.2.2 Pending & Upcoming Activities

Pending & Upcoming Activities display reminder messages when an action must be performed. For example, Pending & Upcoming Activities can include submitting an Institution's Recertification package or responding to a proposed Credit Watch Termination. Pending & Upcoming Activities will be deleted only after the required action has been completed.

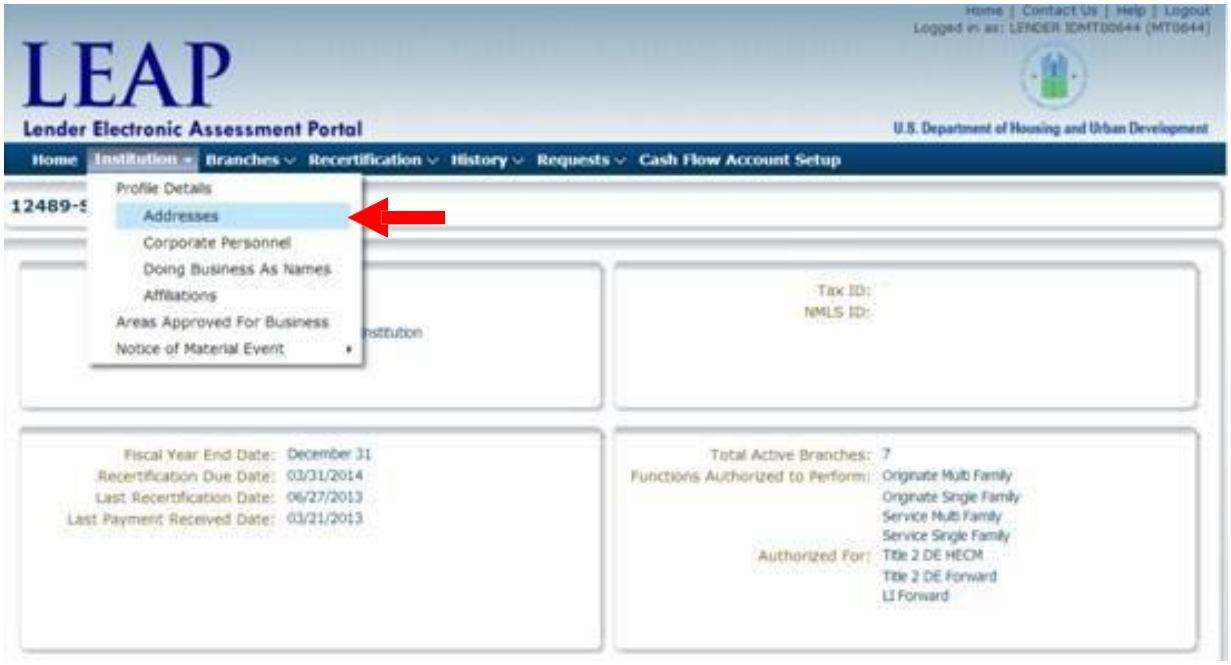
4.2.3 Outstanding Requests

Outstanding Requests display a Request or Notice of Material Event that has been submitted by an Institution and is under review by FHA. Outstanding Requests will continue to be displayed until FHA Approves, Disapproves, or Requests Additional Information on the request. If FHA Requests Additional Information, an e-mail will be sent to the Institution's Administrative Contact and a Notice will be updated on the Institution Home Page. Outstanding Requests will be deleted once an Approve or Disapprove decision is made by FHA.

5. Institution

5. Institution

LEAP enables a user to manage the data associated with the Institution's profile. To view or edit Institution-level information, click "Institution" from the Menu Bar and select from the available options, which include: Profile Details, Addresses, Corporate Personnel, Doing Business As Names, Affiliations, Areas Approved for Business, and Notice of Material Event.



Institution Summary

5.1 Addresses and Contact Information

There are eight possible addresses associated with the Institution; Administrative, CHUMS, Endorsement, Payee, Mailing, Premium, Servicing, and Geographic. Lenders must be authorized for servicing to update the servicing address.

The Administrative Address must have a designated point of contact (Administrative Contact). Point of contact information is optional for other addresses.

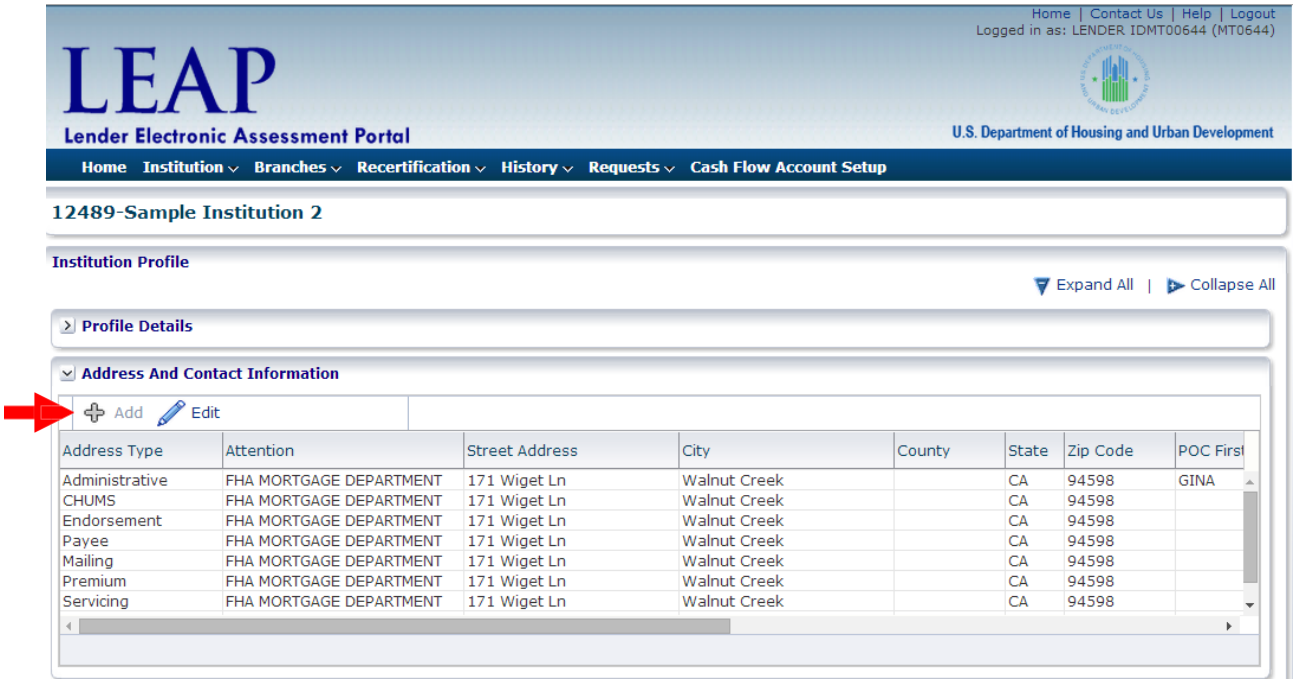
All addresses are validated with United States Postal Service (USPS).

5.1.1 Adding an Address

To add an address, click the Institution drop-down list on the Menu Bar and select "Addresses." The Address and Contact Information panel will expand, and display all addresses currently on record for the Institution.

Click the "Add" button and enter the required fields.

The Add button will only be active if there is a missing Address Type. If the Add button is inactive, use the edit button as described in section [5.1.2- Editing an Existing Address.]

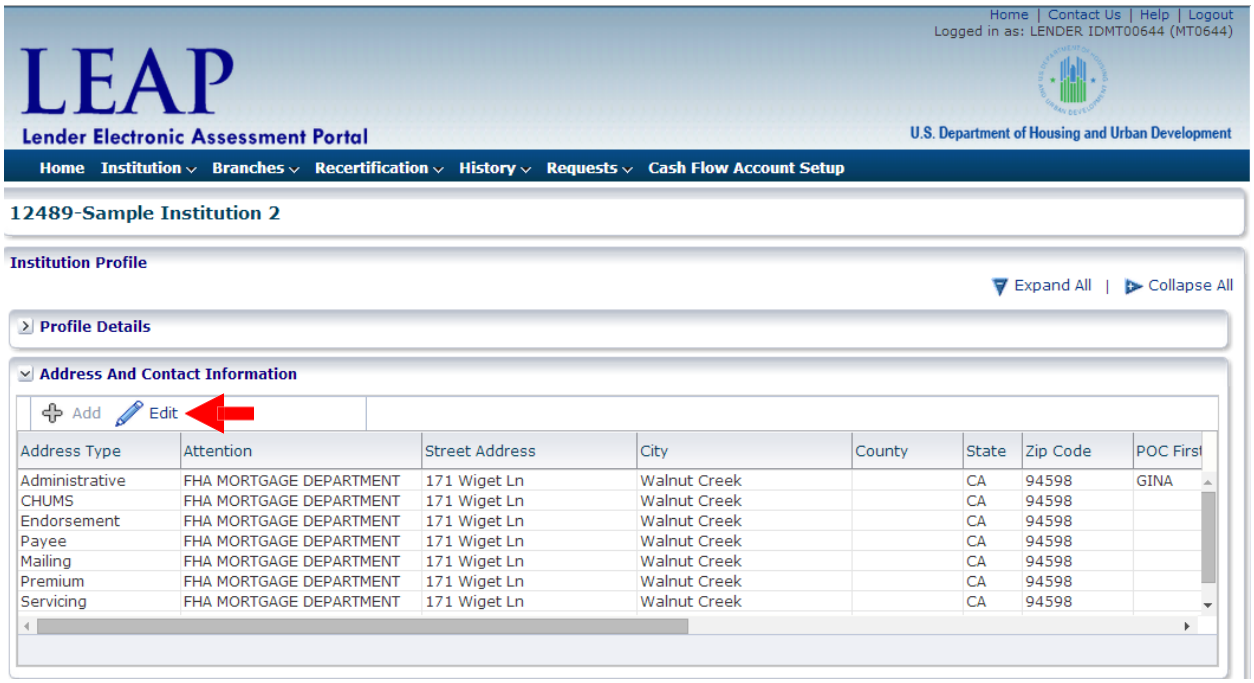


Institution Profile – Address and Contact panel expanded

5.1.2 Editing an Existing Address

When a change associated with the Institution's address is required, click the Institution drop-down list on the Menu Bar and select "Addresses."

To edit an existing address, select the address by clicking on the specific address type, then click the "Edit" button.

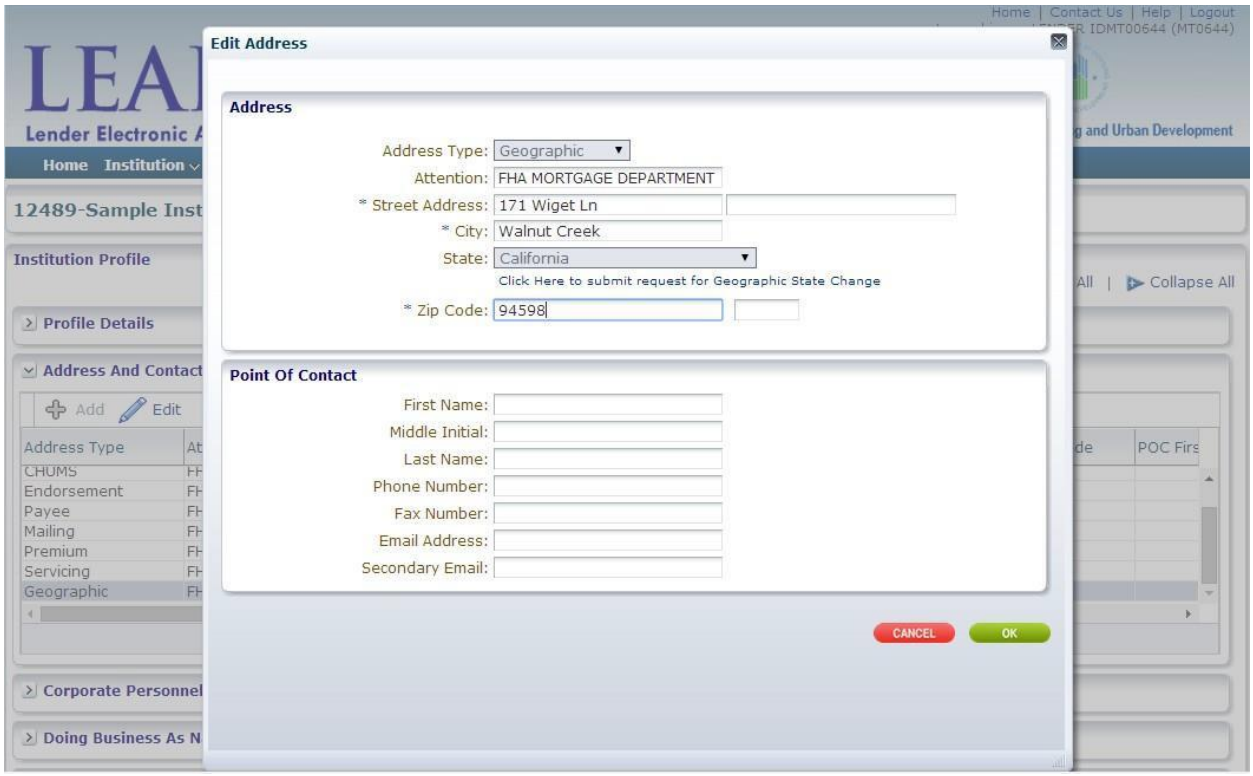


Institution Profile – Address and Contact panel expanded

The Institution must have one address designated as Geographic

Clicking the “Edit” button opens the Edit Address pop-up. Edit any of the allowable fields, and click “OK.”

Fields that can be edited will have a white background, whereas fields that cannot be edited will have a grey background.



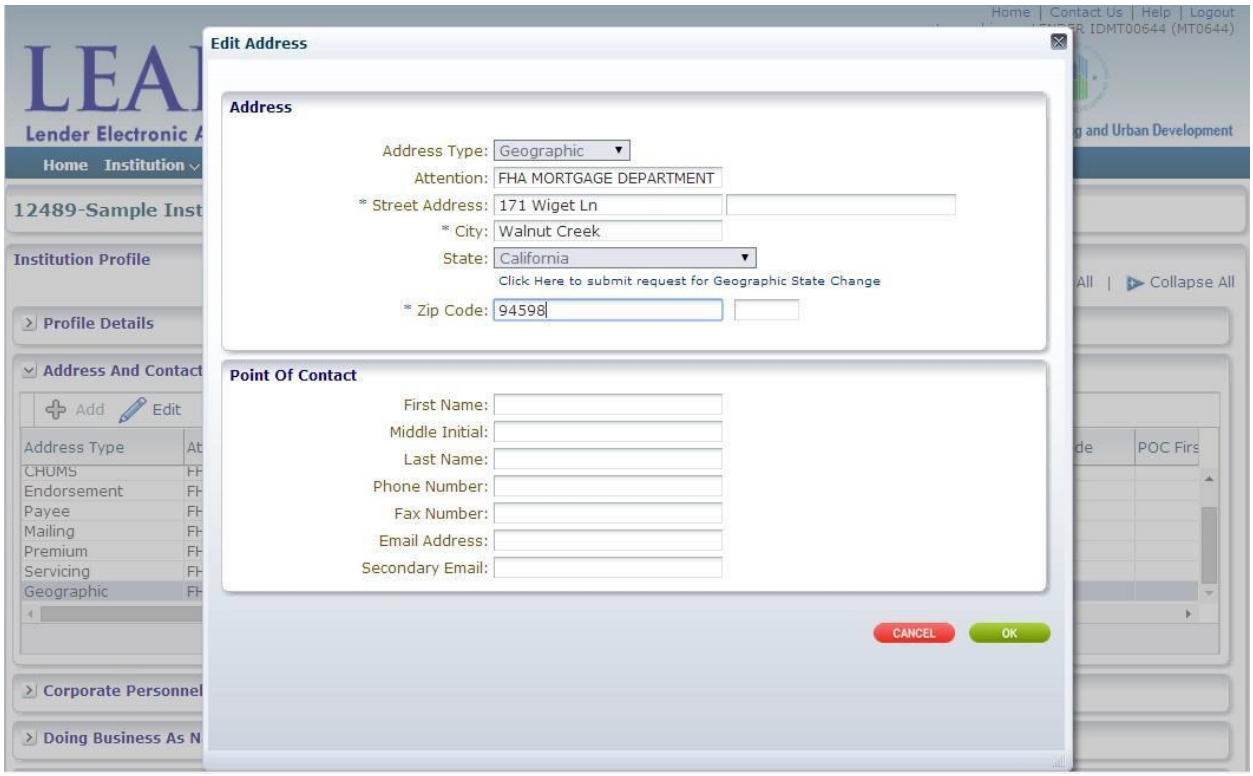
Edit Address pop-up

To add or change an address for a different Address Type, navigate back to the Address and Contact Information panel in the Institution Profile screen and click “Add” or “Edit”.

5.1.3 Updating Geographic Address to a Different State

The Geographic Address state cannot be edited directly by an Institution user. In order to change the Geographic Address to a different state, the Institution must submit a request to FHA with supporting documentation.

From the Institution Profile – Address and Contact panel, select the Geographic Address and click the "Edit" button. This opens the Edit Address pop-up. Click the "Click here to submit request for Geographic State Change" link located below the State data field box to submit a request to edit the address state.



Edit Address pop-up

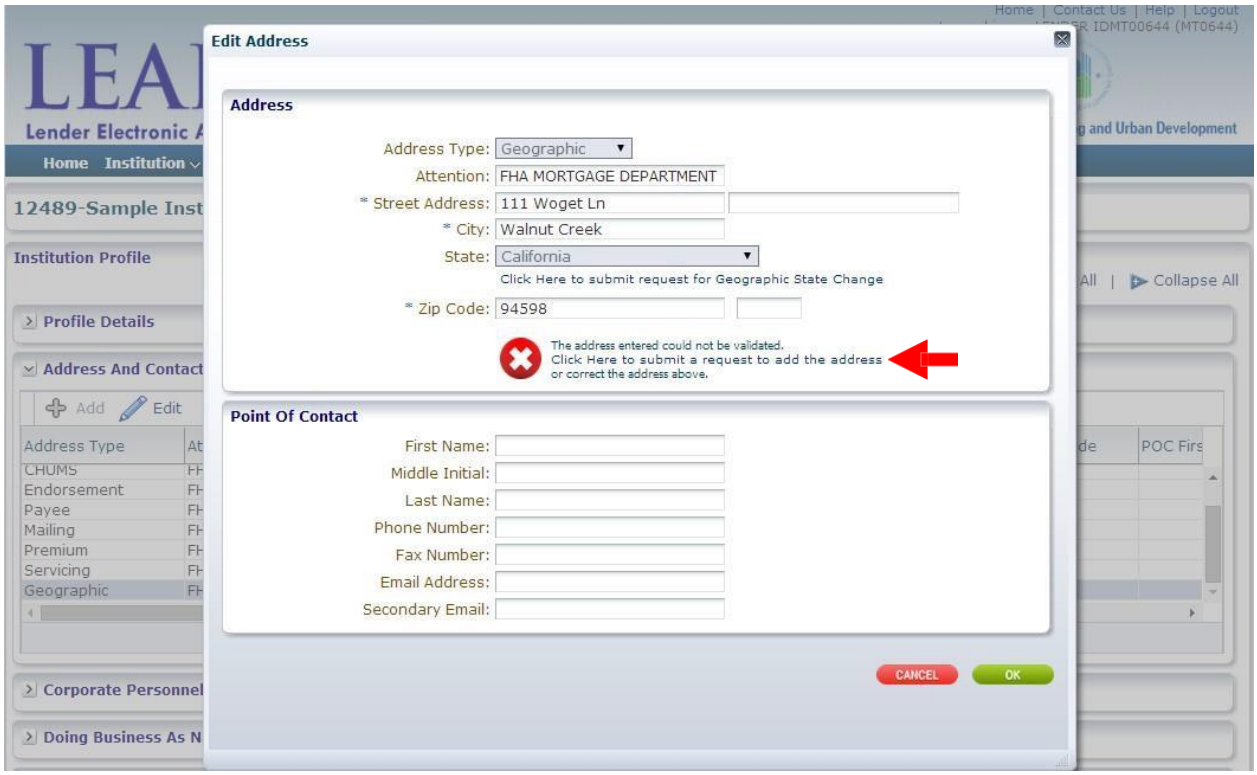
Clicking this link opens the Requests screen. For details on submitting a request to FHA, see section 9 - Requests.

5.1.4 Editing an Address that USPS Does Not Recognize

After saving an address and clicking "OK," if the address cannot be successfully validated with the USPS, an error message will appear in the Edit Address pop-up.

Normally, this will be due to an error that the user needs to correct, but in some rare cases the Institution may want to submit a request to FHA to override the error and add the address without USPS validation.

In these cases, click the "Click Here" link displayed in the error message.



Edit Address pop-up

Clicking this link opens the Requests screen, where the user may submit a request to add the address without USPS validation.

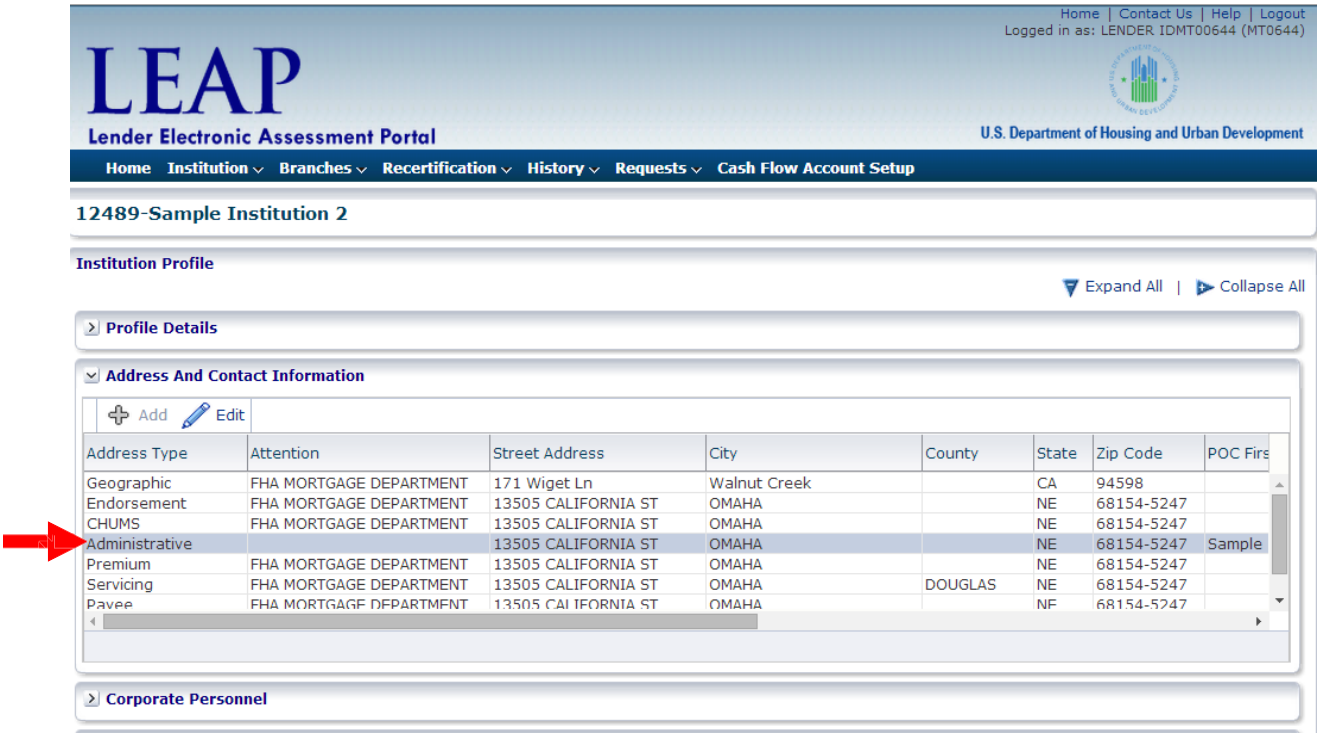
For details on submitting a request to FHA, see section 9 – Requests.

5.1.5 Maintaining Administrative Contact Information

The Administrative Contact associated with the Institution's administrative address will be the primary contact for all interaction between LEAP and the lender. Each Institution must designate one primary Administrative Contact and may also designate a secondary e-mail address to receive LEAP-generated correspondence. If the Institution does not already have an Administrative Contact identified the first time an Institution user logs into LEAP, the system will prompt the user to enter required information.

The Primary Administrative contact's e-mail address will receive all correspondence from LEAP; therefore, it is critical that it be kept up-to-date.

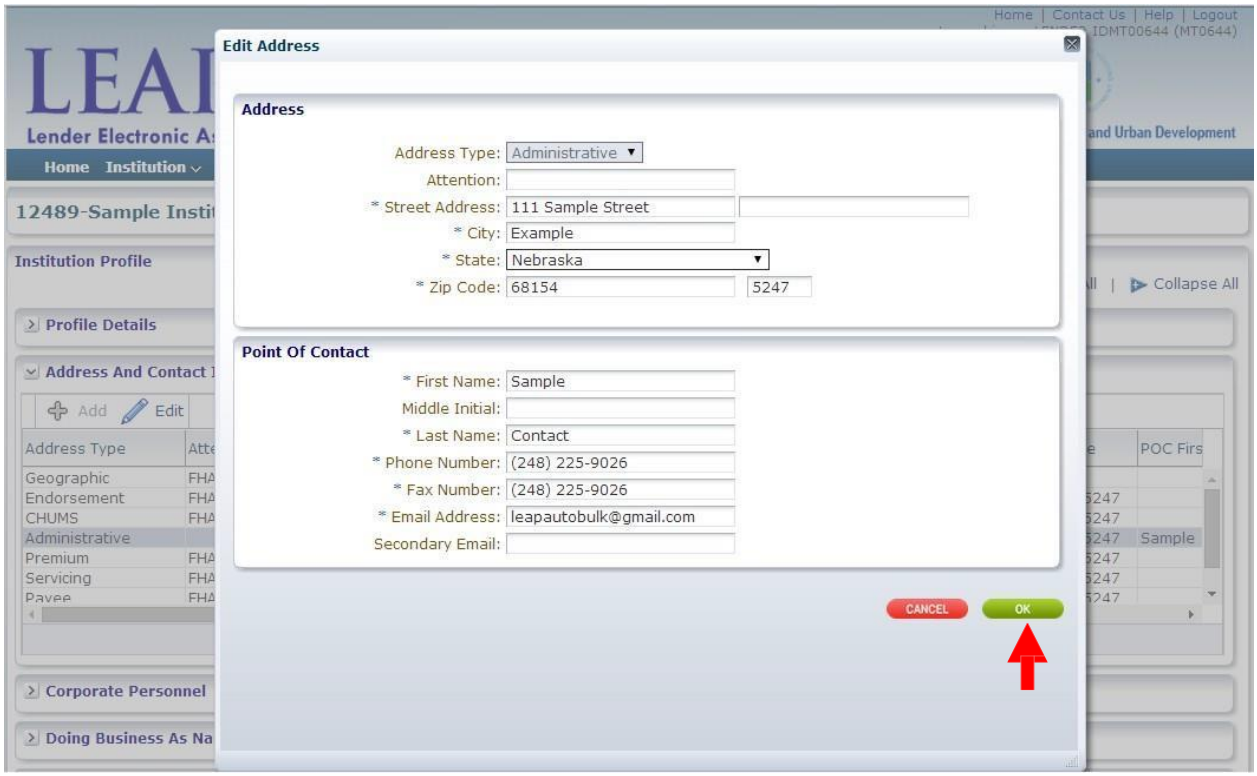
To view the current Administrative Contact information, select Institution from the Menu Bar, and click "Addresses". This opens the Institution Profile screen. Go to the Address and Contact Information panel, and refer to the Administrative Address.



Institution Profile – Address and Contact Information Panel

To edit the Administrative Contact information, select the Administrative Address from the Address and Contact Information panel of the Institution Profile screen and click “Edit.”

This opens the Edit Address pop-up. Edit any of the fields in the Address or Point of Contact panels and click “OK.”

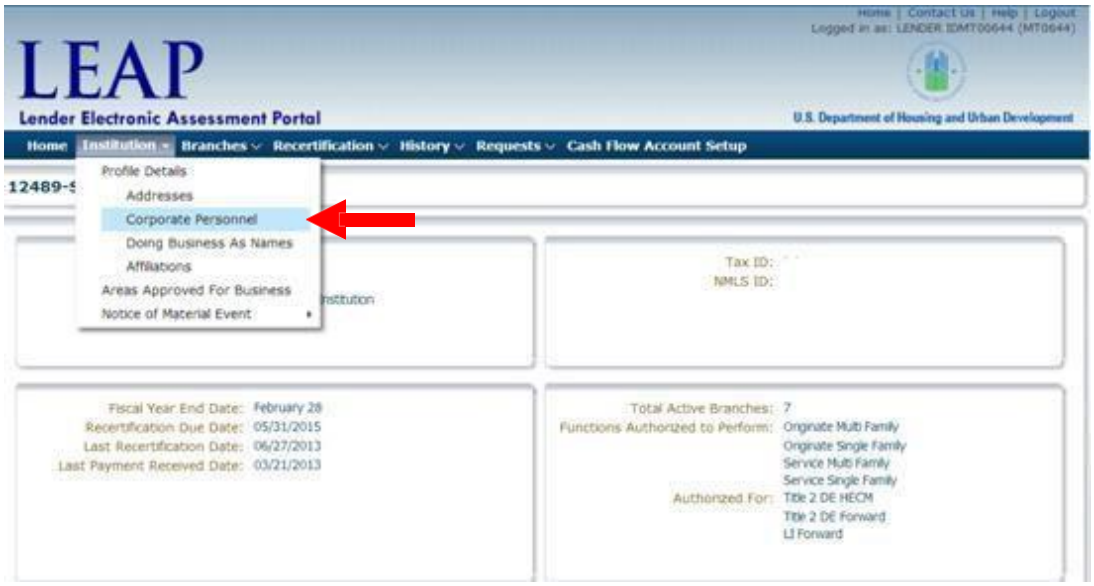


Edit Address pop-up

5.2 Corporate Personnel

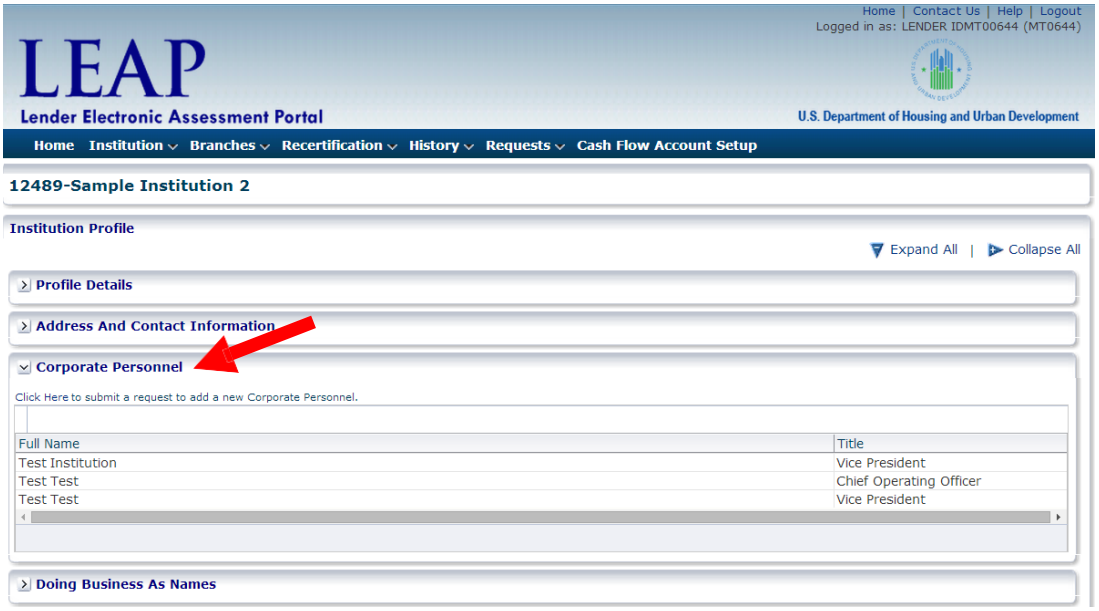
Corporate Personnel are listed in the Institution's profile on the Corporate Personnel panel. The panel displays the Full Name and Title of each corporate personnel. Maintain the corporate personnel by adding, updating, and deleting corporate personnel from the Institution's profile.

To view the corporate personnel information, click the Institution drop-down from the Menu Bar and select "Corporate Personnel."



Institution Summary screen

The Institution Profile screen displays with the Corporate Personnel panel expanded.

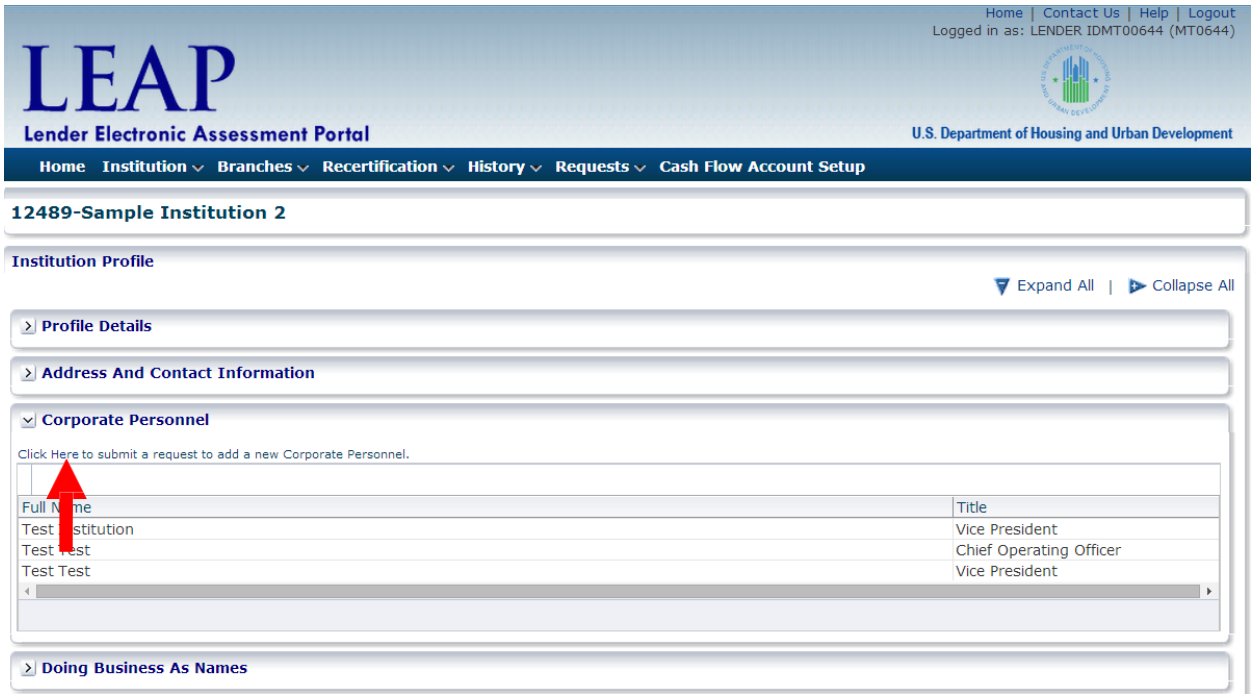


Corporate Personnel panel expanded

5.2.1 Adding Corporate Personnel

To view the corporate personnel information, click the Institution drop-down from the Menu Bar and select "Corporate Personnel."

Corporate Personnel can be added by submitting a request in LEAP. To submit the request, click the "Click here to submit a request to add new personnel" link.



Institution Profile - Corporate Personnel panel

Clicking this link opens the Requests screen. For details on submitting a request to FHA, see section 9 – Requests.

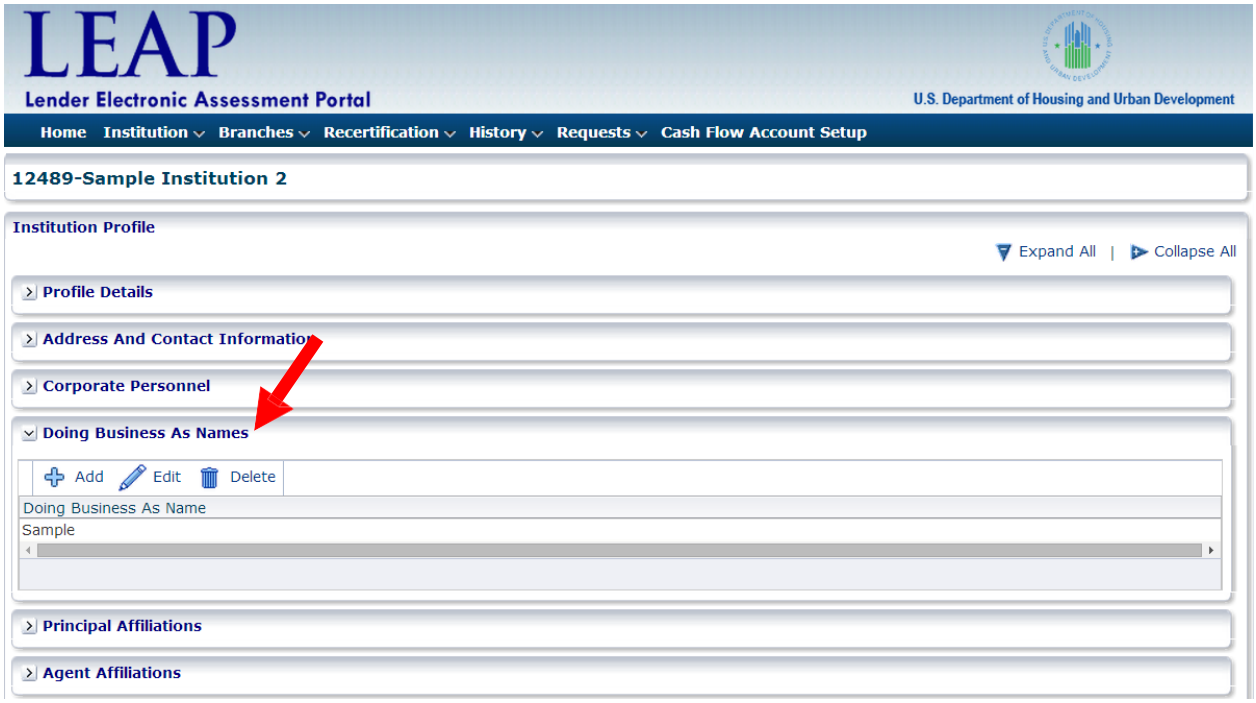
5.2.2 Updating and Deleting Corporate Personnel

To update or delete Corporate Personnel, submit an Ad Hoc request. For details on submitting a request to FHA, see section 9 – Requests.

5.3 Doing Business As Names

To view Doing Business As (DBA) names for the Institution, click “Doing Business As Names” from the Institution drop-down list on the Menu Bar.

This opens the Institution Profile screen with the Doing Business As Names Panel expanded.



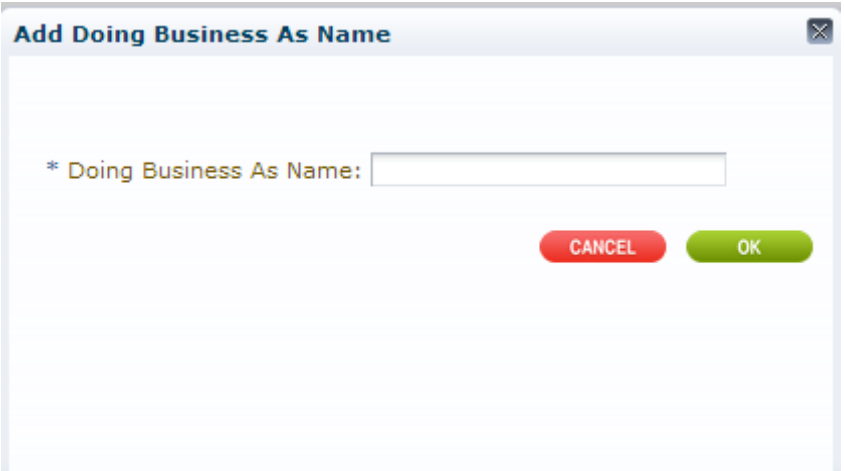
Institution Profile– Doing Business As Names Panel

Once the Doing Business As Names panel has been expanded, the user has the option to Add, Edit, or Delete DBA names for the Institution.

5.3.1 Adding Doing Business As Names

To add a DBA name, click “Add” at the top of the Doing Business As Names panel.

This opens the Add Doing Business As Name pop-up. Enter the DBA Name and click “OK.”



Add Doing Business As Name pop-up

DBA names are not required in LEAP.

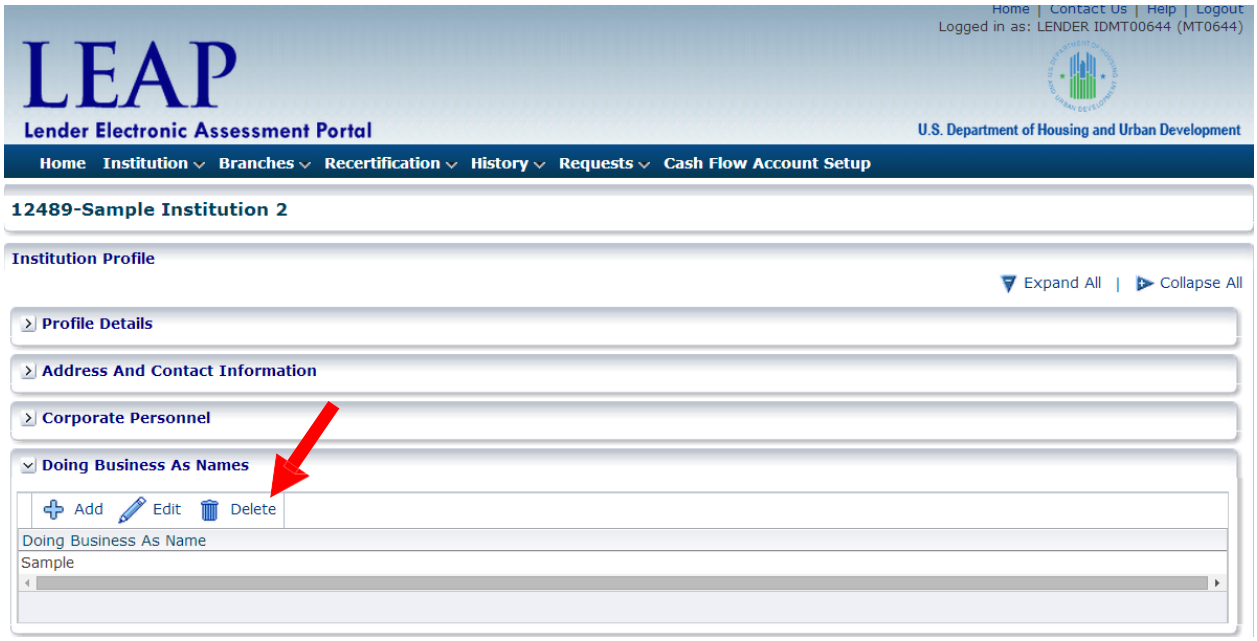
Institutions with six or more existing DBA names must submit a request to add any additional DBA names. For details on submitting a request to FHA, see section 9 – Requests.

5.3.2 Editing Doing Business As Names

To edit an existing DBA name, select the name and click “Edit” at the top of the Doing Business As Names panel. Edit the DBA name and click “OK.”

5.3.3 Deleting Doing Business As Names

To delete an existing DBA name, select the name and click “Delete” at the top of the Doing Business As Names panel.



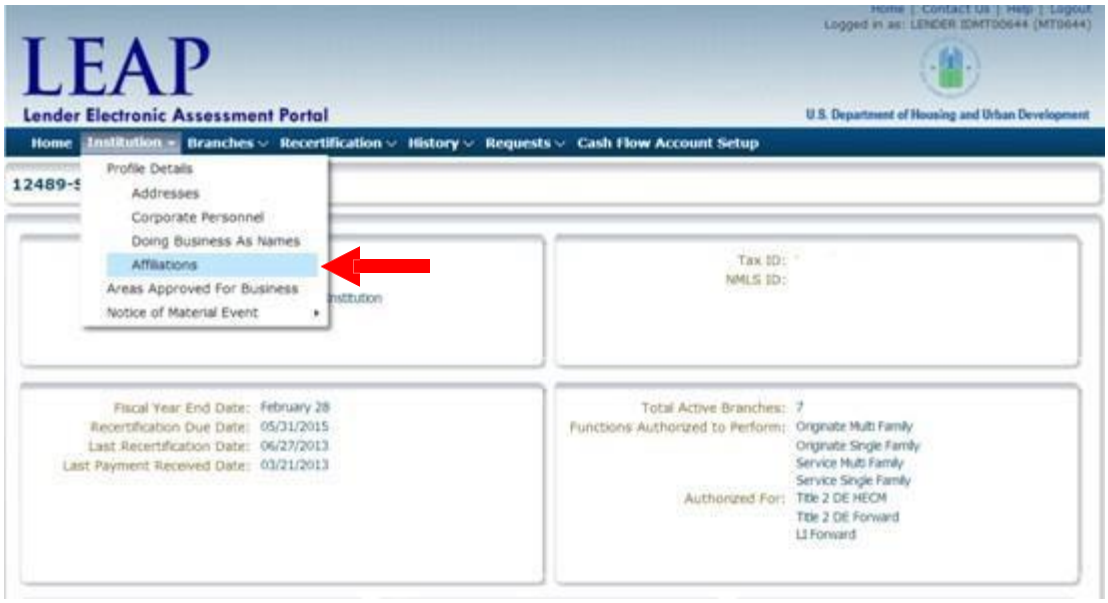
Institution Profile – Doing Business As Names Panel

5.4 Affiliations

FHA requires each Institution to identify Principal/Authorized Agent relationships. Principal-Authorized Agent relationships can only be entered into by lenders that possess unconditional Direct Endorsement approval (either forward or HECM). For a detailed description of acceptable Principal/Authorized Agent relationships, see FHA Single Family Housing Policy Handbook 4000.1.

Each relationship must be initiated by the Authorized Agent. The following sections will detail managing Affiliations. Institutions may only add other Institutions to their list of Principal Affiliations (thereby designating themselves as Authorized Agents for those Institutions).

To view affiliation information, click the Institution drop-down list from the Menu Bar and click "Affiliations".

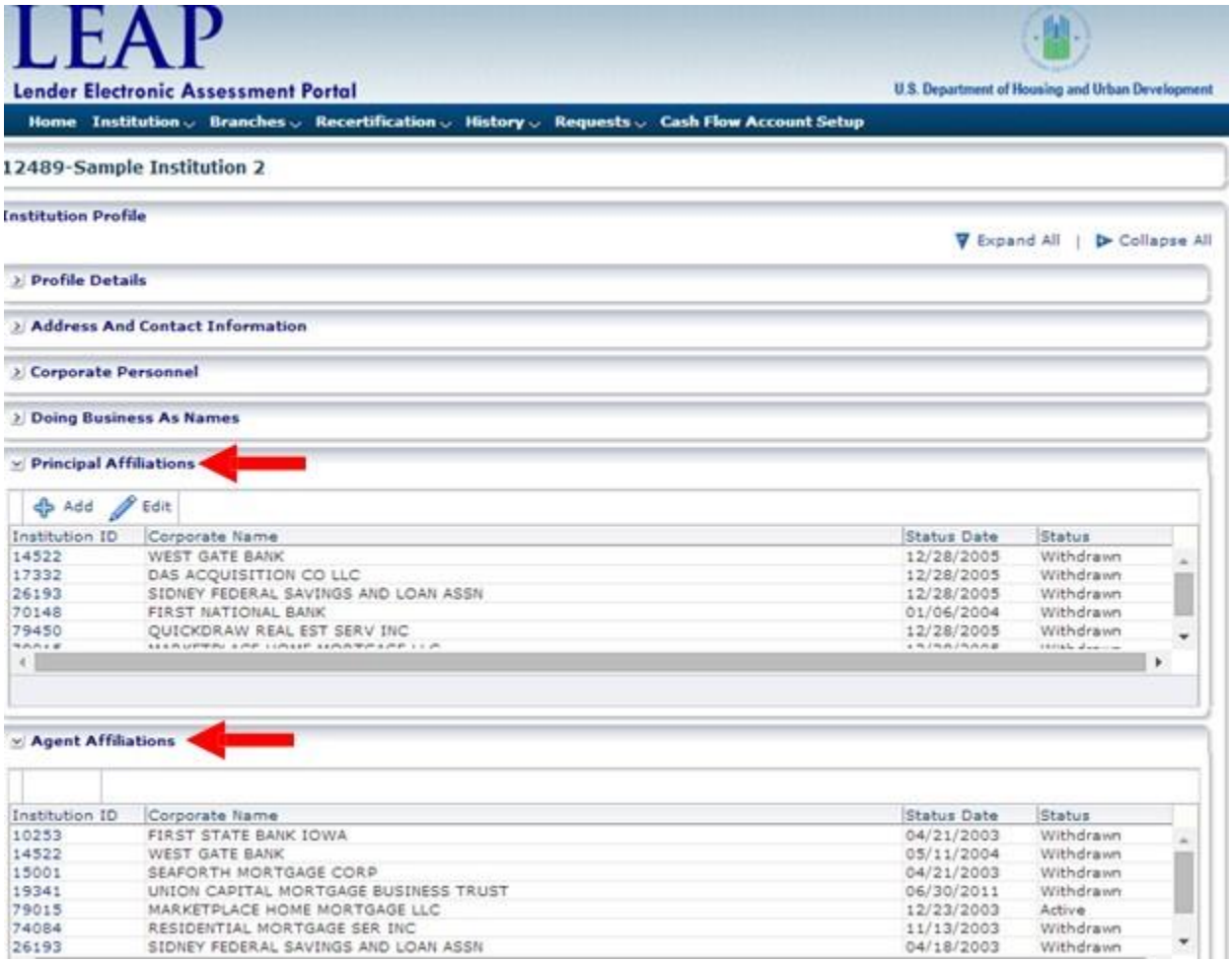


Institution Summary – Highlighting Affiliations drop-down

Selecting Affiliations opens the Institution Profile screen where the Principal and Agent Affiliations panels are expanded.

The Principal Affiliations panel displays all other Institutions that are affiliated with the subject Institution as Principals (for whom the subject Institution may act as the Authorized Agent).

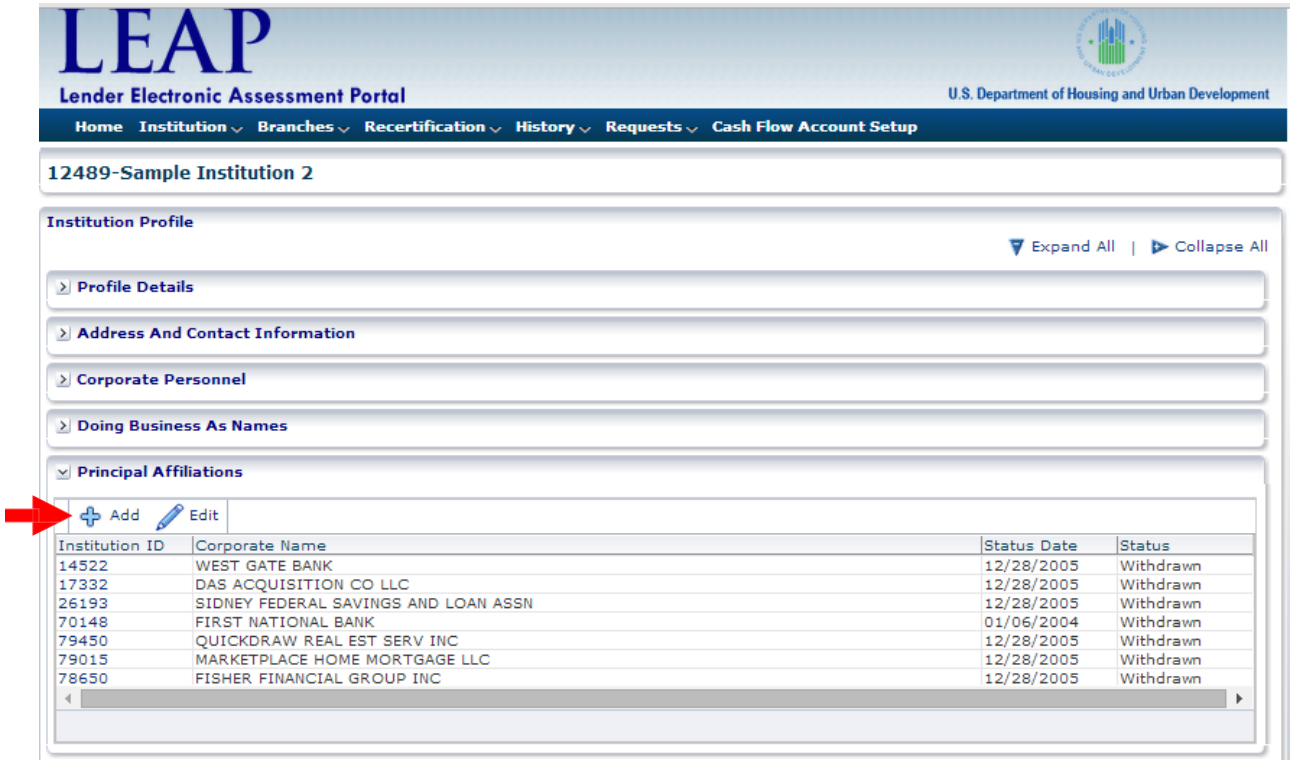
The Agent Affiliations panel displays all other Institutions that are affiliated with the subject Institution as Authorized Agents (for whom the subject Institution may act as the Principal).



Institution Profile – Principal Affiliations and Agent Affiliations expanded

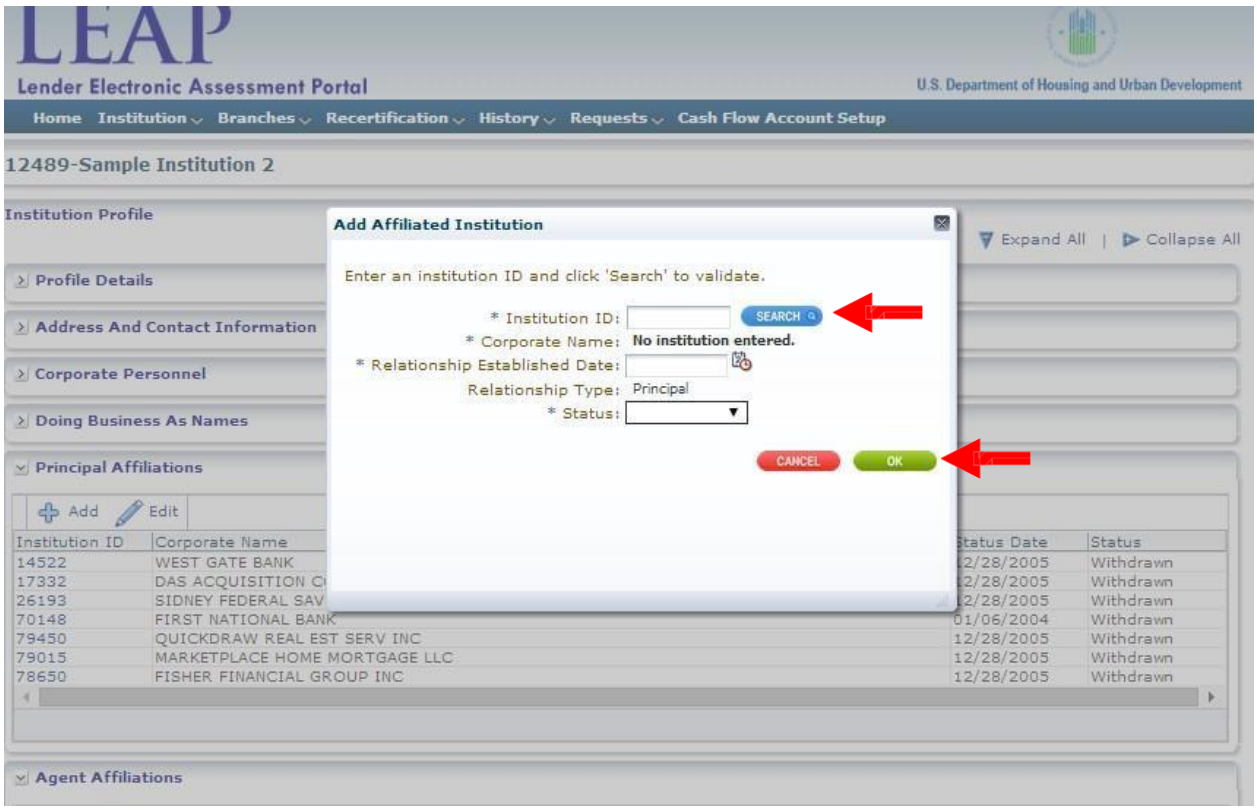
5.4.1 Adding an Affiliation

To add a new Principal Affiliation, click the "Add" button in the Principal Affiliations panel of the Institution Profile screen.



Institution Profile – Principal Affiliations expanded

Clicking the “Add” button opens the Add Affiliated Institution pop-up.



Add Affiliated Institution pop-up

To search for and validate the Principal Institution, enter the five-digit Institution ID in the Institution ID field and click the “Search” button.

Once the Institution has been validated, enter the Relationship Established Date by either clicking the calendar icon to launch the calendar feature or entering the date directly.

Change the Status indicator to Active and click the “OK” button to add the affiliation.

An e-mail notification will be sent to the Administrative Contact for both the subject Institution (the Agent) and the other Institution (the Principal) stating that the affiliation has been added.

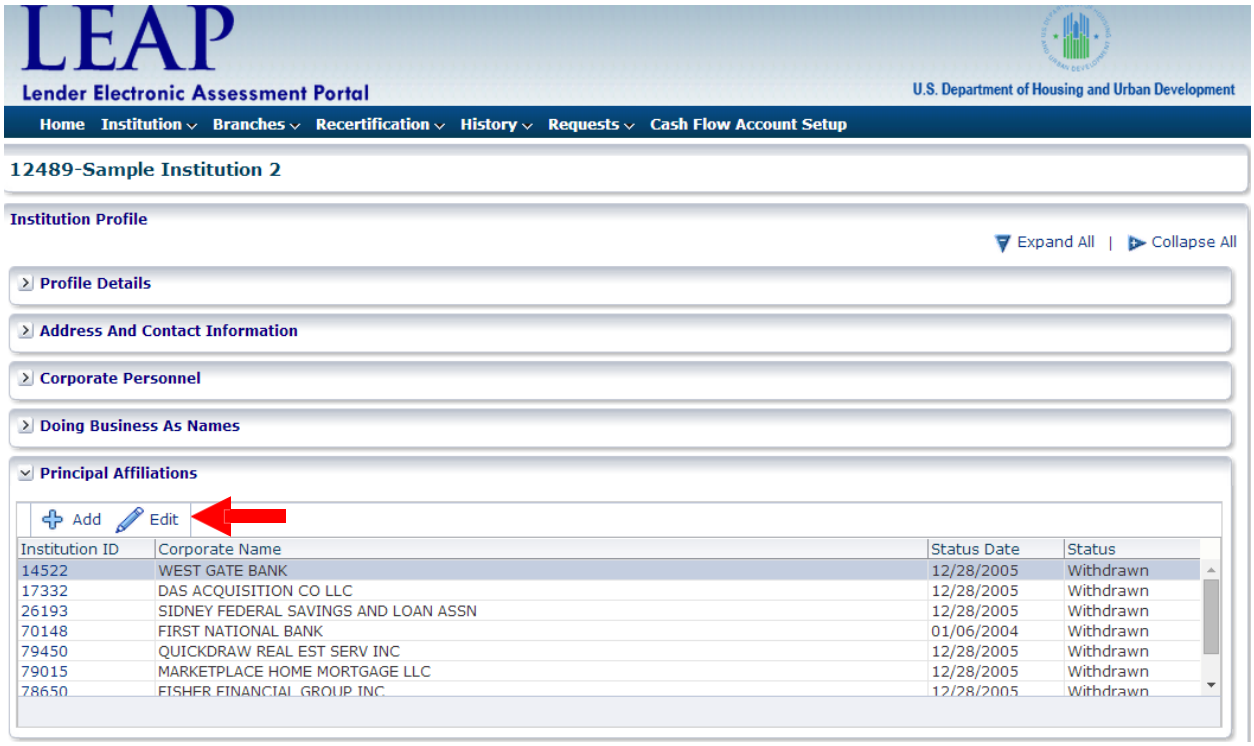
5.4.2 Withdrawing an Affiliation

Only Principal Affiliations can be withdrawn from the relationship.

To withdraw a Principal Affiliation, click the Institution drop-down list from the Menu Bar and select "Affiliations."

Selecting Affiliations opens the Institution Profile page where the Principal and Agent Affiliations panels are expanded.

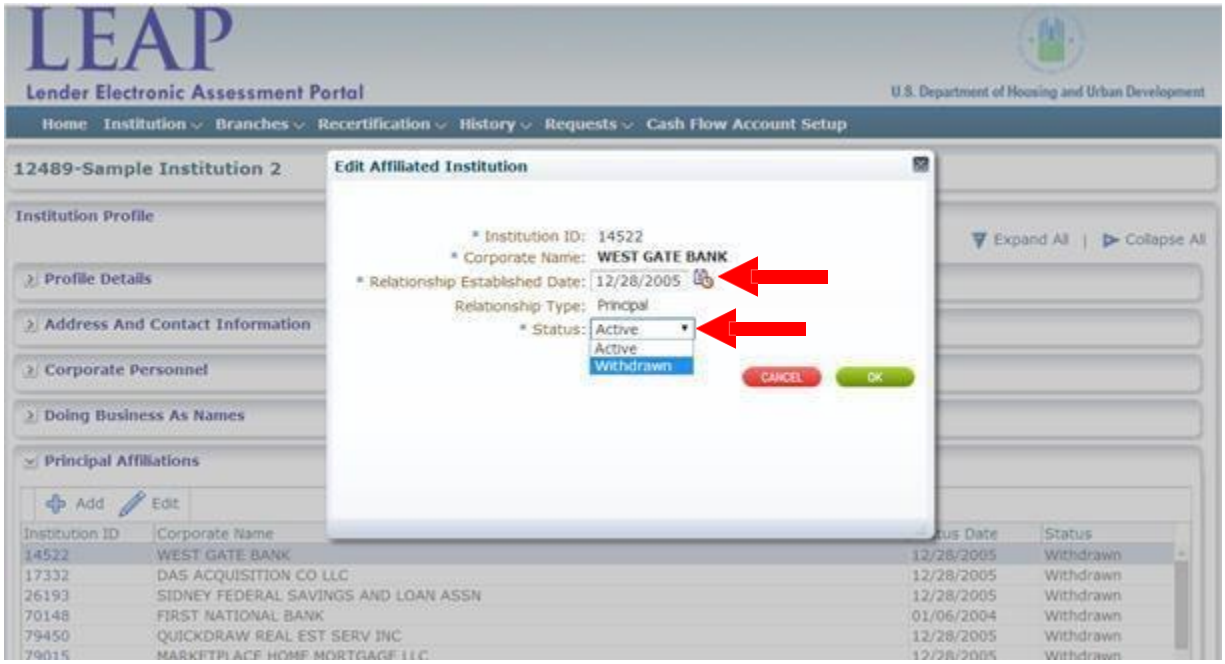
Select the Principal Affiliations and click "Edit."



Institution Profile – Principal Affiliations expanded

Clicking the “Edit” button opens the Edit Affiliated Institution pop-up.

To withdraw the affiliation, change the Status to Withdrawn.



Edit Affiliated Institution pop-up

Click the “OK” button to save edits.

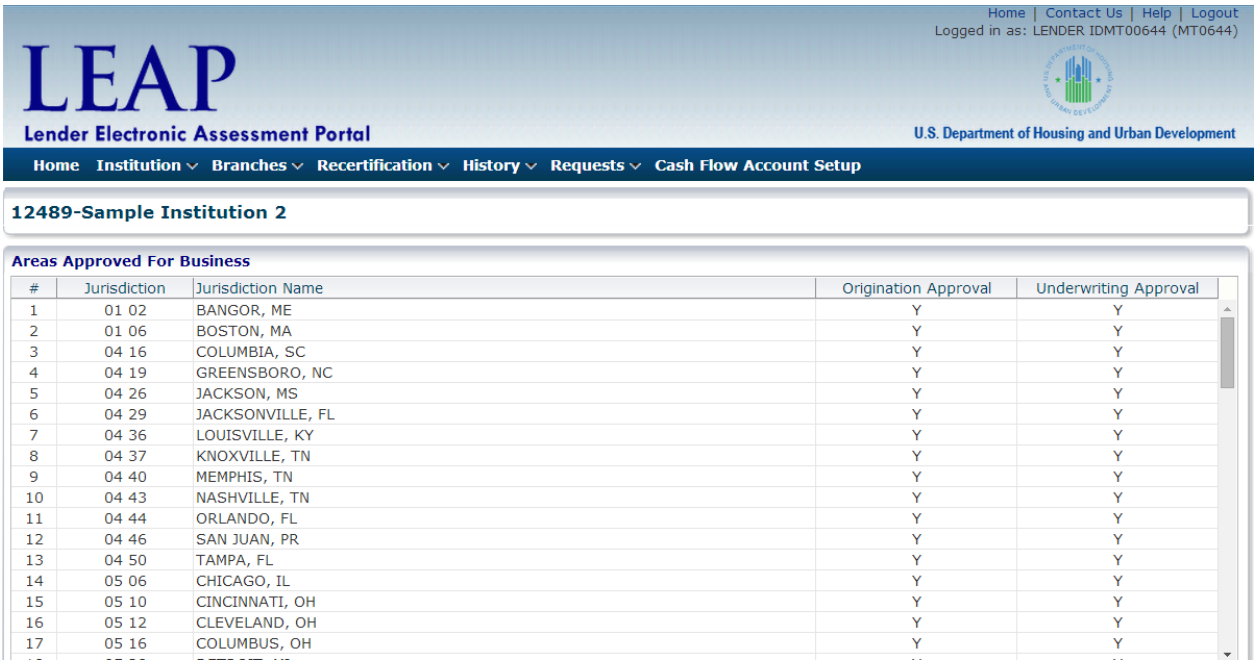
5.5 Areas Approved for Business

Areas Approved for Business (AAFBs) show the jurisdictions associated to the Institution, and indicate if the Institution has origination and/or underwriting approval in the jurisdiction by displaying a “Y” or “N” for the respective column.

5.5.1 Viewing Areas Approved for Business

To view all AAFBs for an Institution, click the Institution drop-down list from the Menu Bar and click “Areas Approved for Business.”

This opens the Areas Approved for Business screen. View all AAFBs as well as which areas have origination and/or underwriting approval.



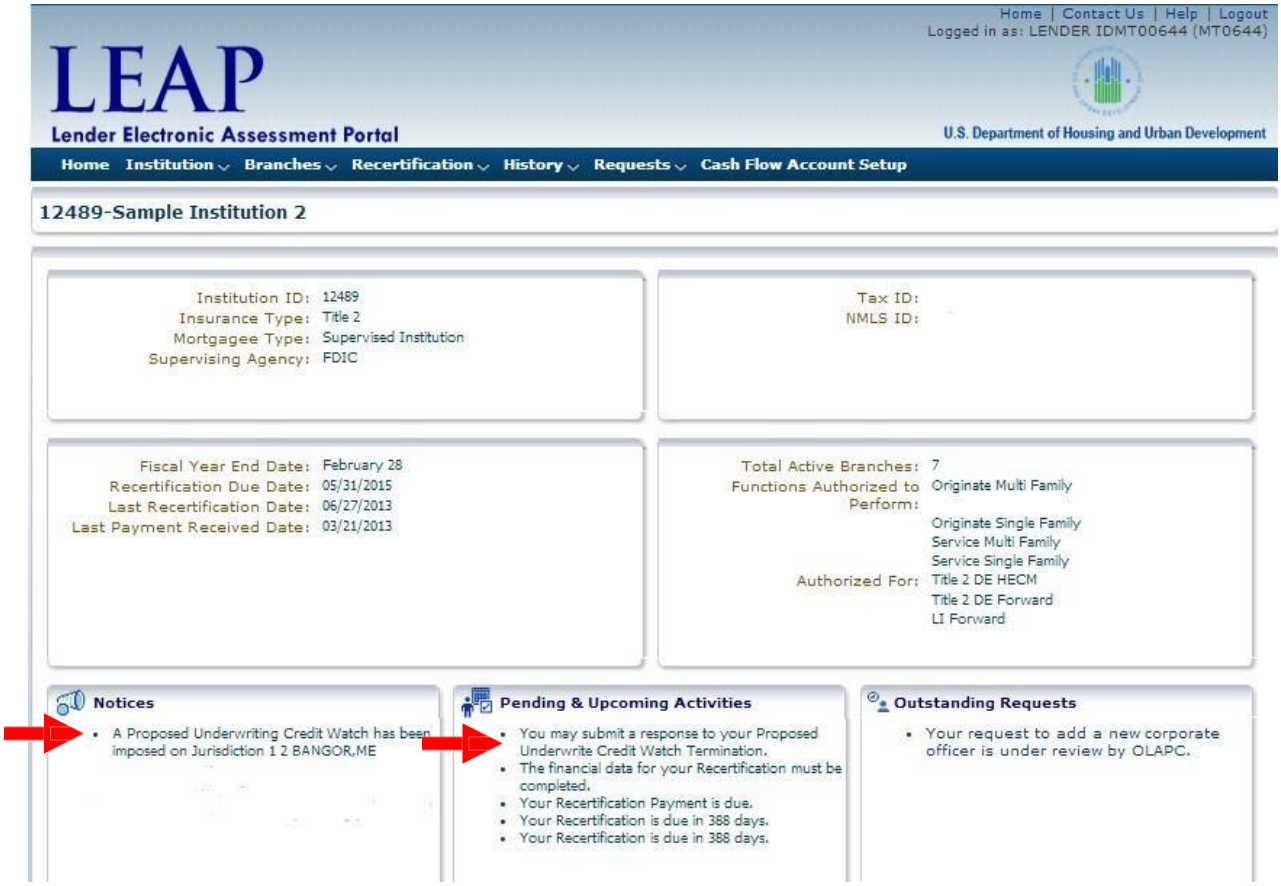
#	Jurisdiction	Jurisdiction Name	Origination Approval	Underwriting Approval
1	01 02	BANGOR, ME	Y	Y
2	01 06	BOSTON, MA	Y	Y
3	04 16	COLUMBIA, SC	Y	Y
4	04 19	GREENSBORO, NC	Y	Y
5	04 26	JACKSON, MS	Y	Y
6	04 29	JACKSONVILLE, FL	Y	Y
7	04 36	LOUISVILLE, KY	Y	Y
8	04 37	KNOXVILLE, TN	Y	Y
9	04 40	MEMPHIS, TN	Y	Y
10	04 43	NASHVILLE, TN	Y	Y
11	04 44	ORLANDO, FL	Y	Y
12	04 46	SAN JUAN, PR	Y	Y
13	04 50	TAMPA, FL	Y	Y
14	05 06	CHICAGO, IL	Y	Y
15	05 10	CINCINNATI, OH	Y	Y
16	05 12	CLEVELAND, OH	Y	Y
17	05 16	COLUMBUS, OH	Y	Y

Areas Approved for Business screen

5.5.2 Notification of Credit Watch Action

In the event of a proposed Credit Watch Termination, a message will appear in the Pending & Upcoming Activities section of the Institution Summary screen (see section 4.2.2 – Pending & Upcoming Activities).

In the event of a Credit Watch Termination by FHA, a message will appear in the Notices section of the Institution Summary screen (see section 4.2.1 – Notices).

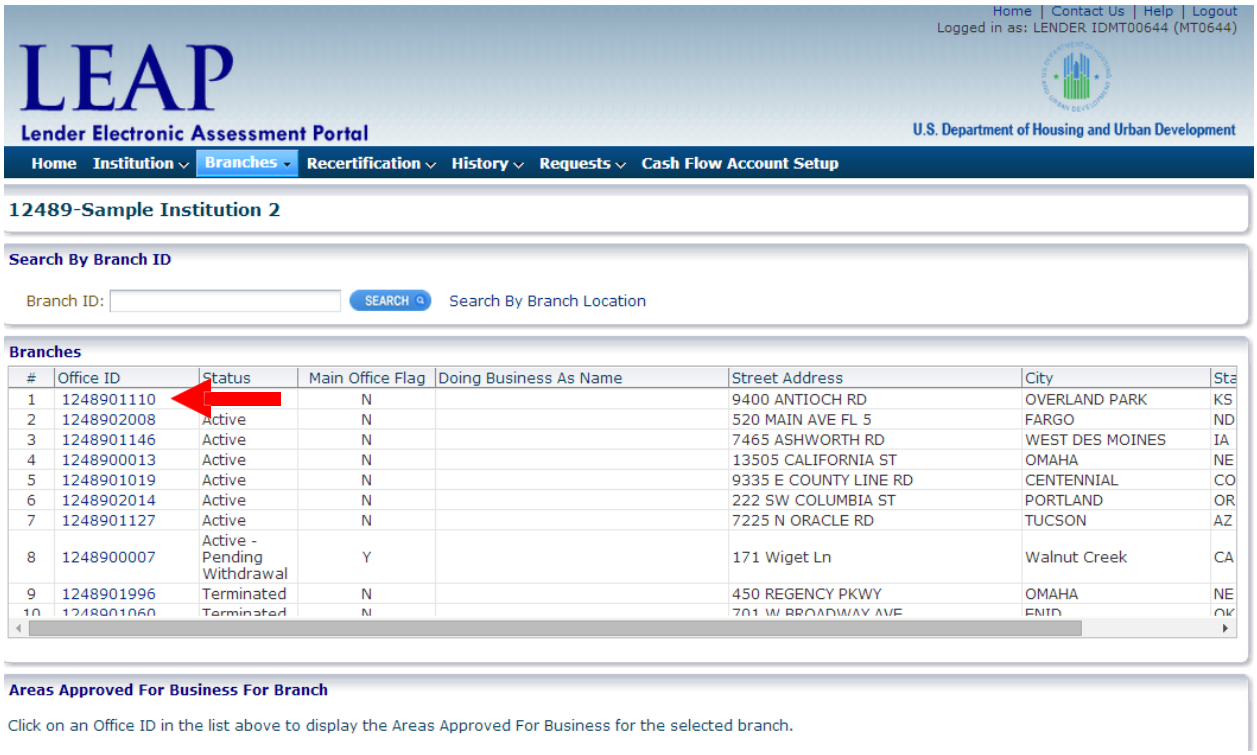


Institution Summary screen

5.5.3 Applying for Credit Watch Reinstatement

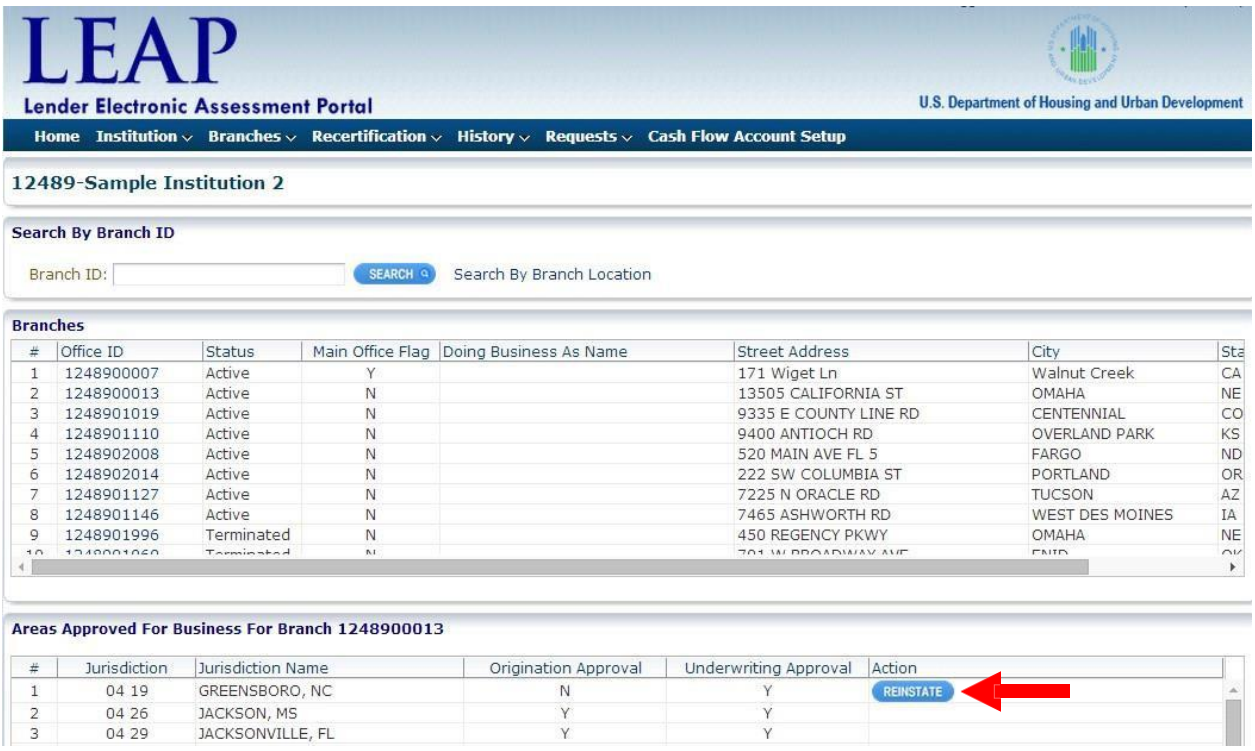
An Institution may apply for authority to originate and/or underwrite FHA-insured mortgages in a specific field office jurisdiction at the end of the six-month exclusion period following a Credit Watch Termination. The Institution must be an active FHA-approved lender and the underlying causes for the termination must have been satisfactorily remedied.

Click on the "Office ID" field to view the Areas Approved for Business for the Branch for which the user wishes to apply for reinstatement.



Branches screen

Click the “Reinstate” button in the Action column.



Areas Approved For Business screen

This opens the Requests page. For more information on submitting a Request, see section 9 – Requests.

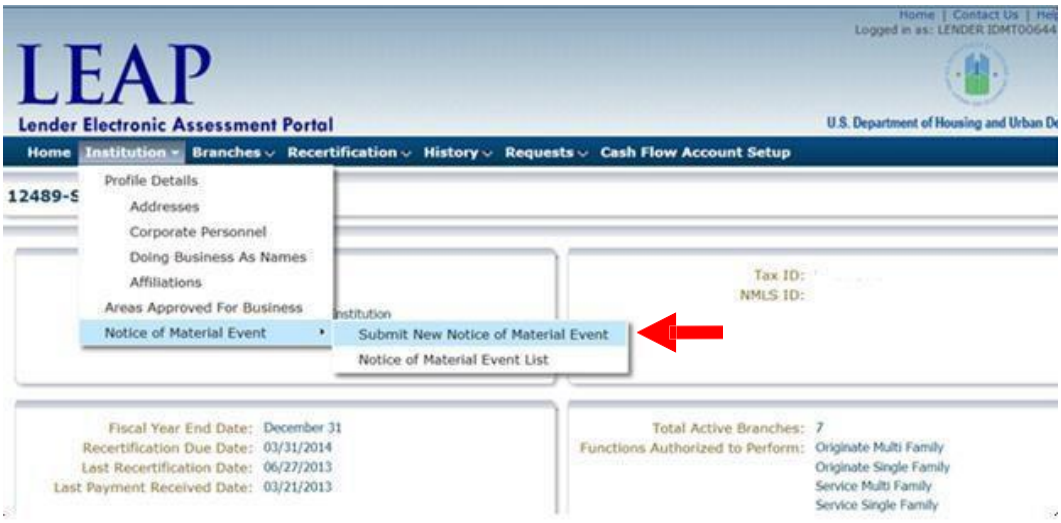
5.6 Notice of Material Event

FHA-approved Institutions are required to notify FHA of business changes subsequent to approval. LEAP allows the Institution to electronically submit a Notice of Material Event for any one of the following:

1. Bankruptcy
2. Business Form Change
3. Cease Operations
4. Change in Partnership
5. Fidelity Bond or E&O Insurance
6. Lending License(s) Surrender
7. Liquid Assets Deficiency
8. Net Worth Deficiency
9. Operating Loss
10. Principal Activity Change
11. Principal Owners
12. Supervision Change
13. Unresolved Findings/Sanctions

5.6.1 Submitting a New Notice of Material Event

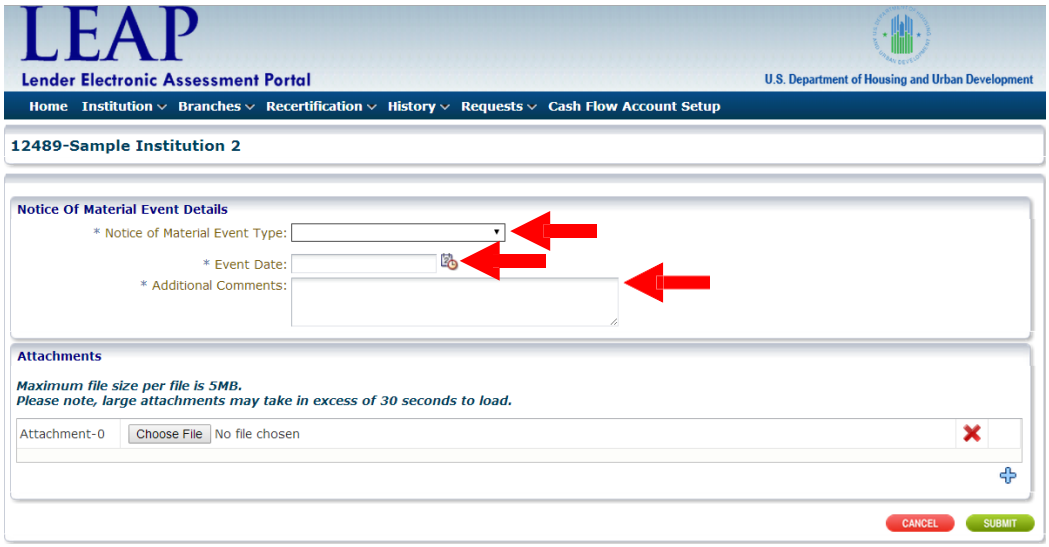
To submit a Notice of Material Event, click “Notice of Material Event," and then click “Submit New Notice of Material Event” from the Institution drop-down on the Menu Bar.



Institution Summary – Notice of Material Event drop-down

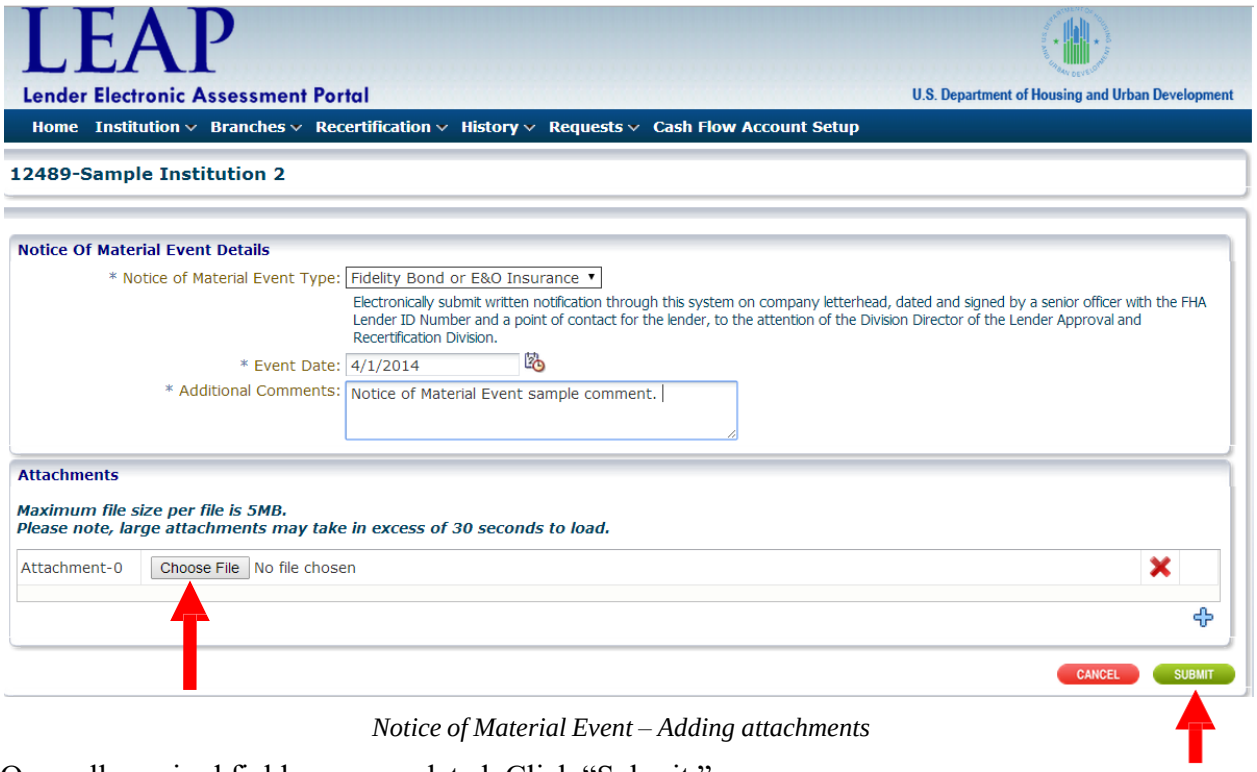
This opens the Notice of Material Event screen.

Select a Notice of Material Event Type. The screen will then display additional instructions, including any information and/or documents that must be provided. You must also indicate the Event Date and include Additional Comments that will clarify the Notice of Material Event.



Notice of Material Event screen

To add any relevant attachments, select the file from where it is saved.



Notice of Material Event – Adding attachments

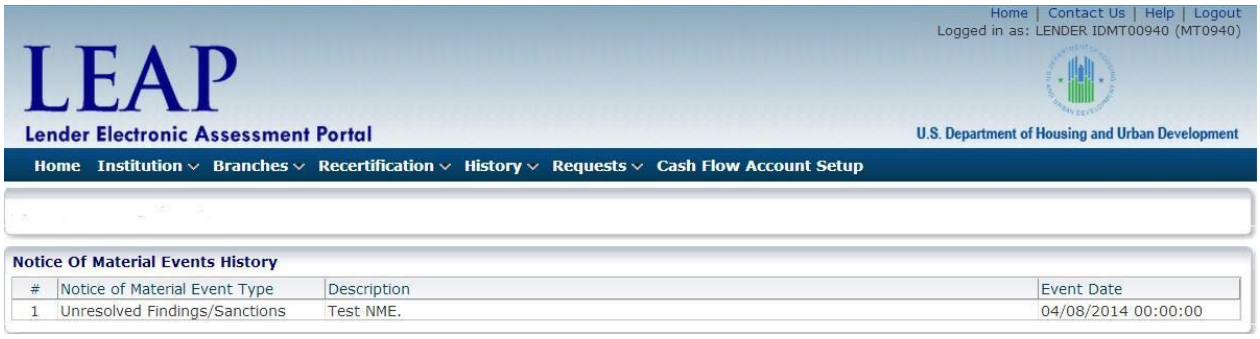
Once all required fields are completed, Click "Submit."

Once submitted, the Notice of Material Event List screen is opened, displaying the details of the submitted Notice of Material Event (see section 5.6.2 – Notice of Material Event List).

5.6.2 Notice of Material Event List

To view a history of any Notices of Material Events submitted by the Institution, click "Notice of Material Event," and then Notice of Material Event List from the Institution drop-down on the Menu Bar.

This opens the Notice of Material Event List screen, where all Notice of Material Event history is displayed.



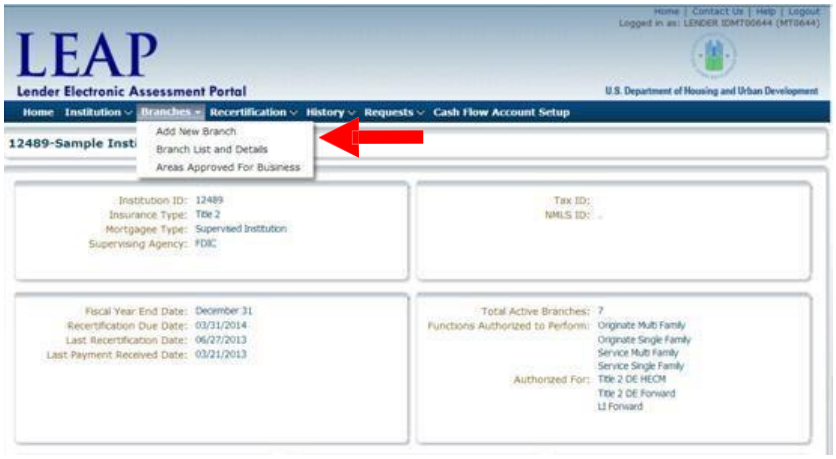
Notice of Material Event List screen

6. Branches

6. Branches

To view all Branch screens, click the Branches drop-down list on the Menu Bar. The options on the Branches drop-down are as follows:

- Add New Branch
- Branch List and Details
- Areas Approved For Business.

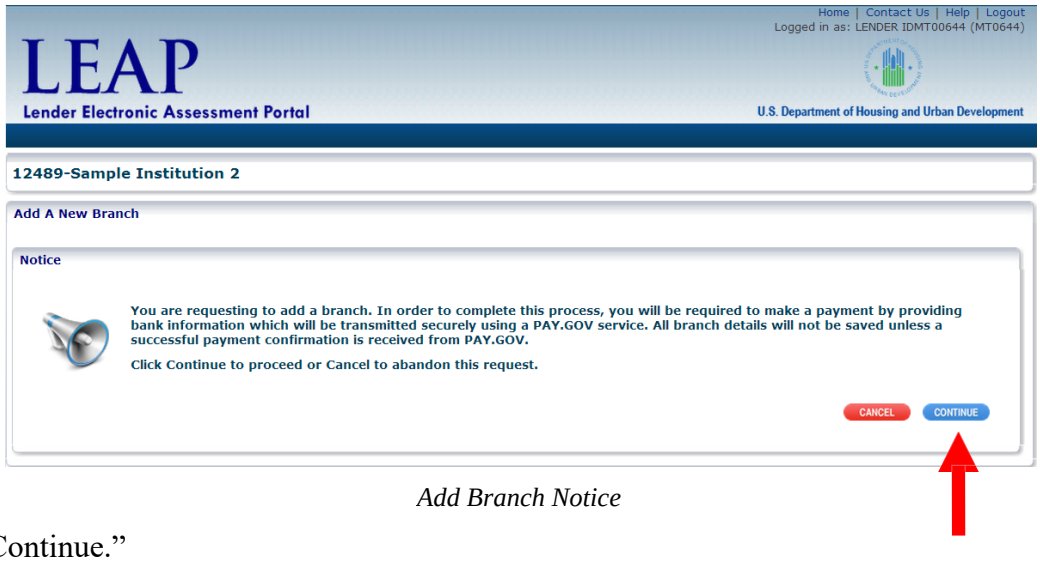


Institution Summary – Branches drop-down

6.1 Add New Branch

To add a Branch, click "Add New Branch" on the Branches drop-down list on the Menu Bar.

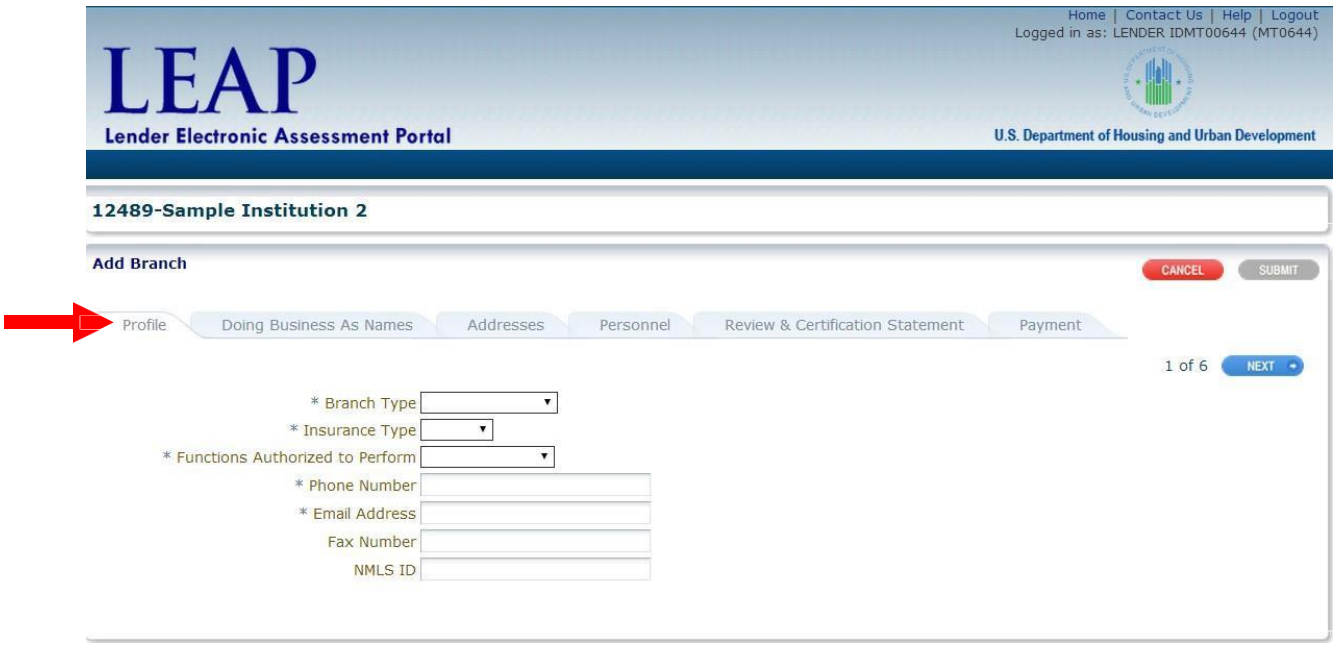
Clicking Add New Branch opens a Notice screen that states payment will be required to add a Branch.



Add Branch Notice

Click "Continue."

This opens the Add Branch screen, where all required steps to add a Branch are displayed.



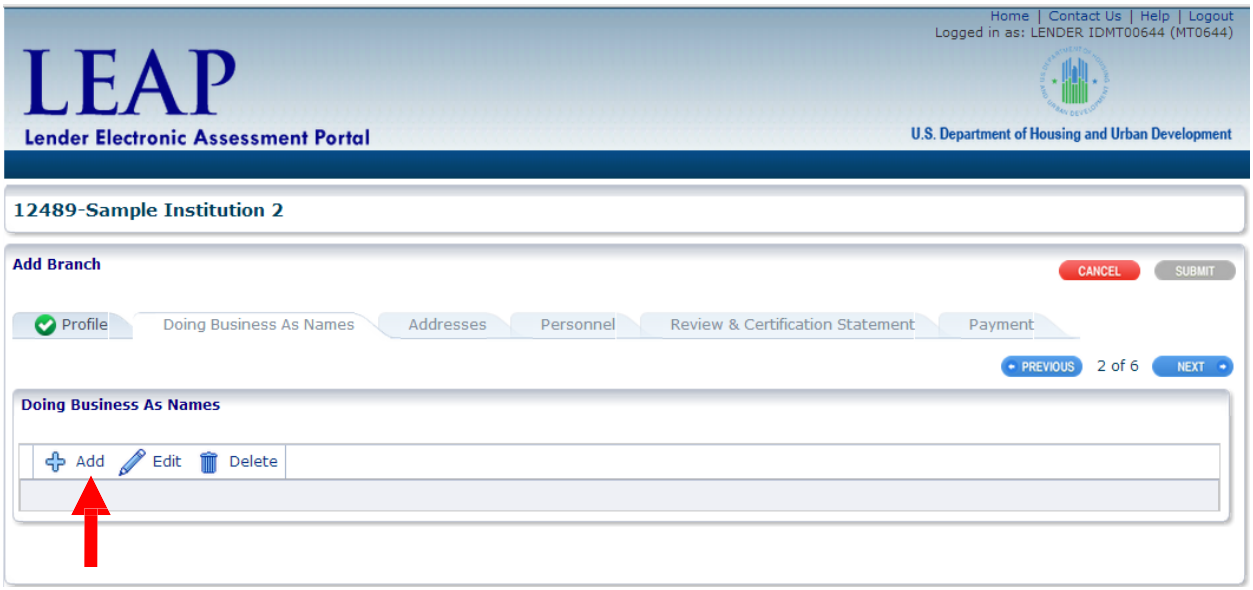
Add Branch – Profile

The submit button will remain inactive until all tabs are complete.

To go back to the Institution Summary or Menu Bar prior to completing all Add Branch tabs, click "Cancel." The information entered prior to clicking Cancel will not be saved.

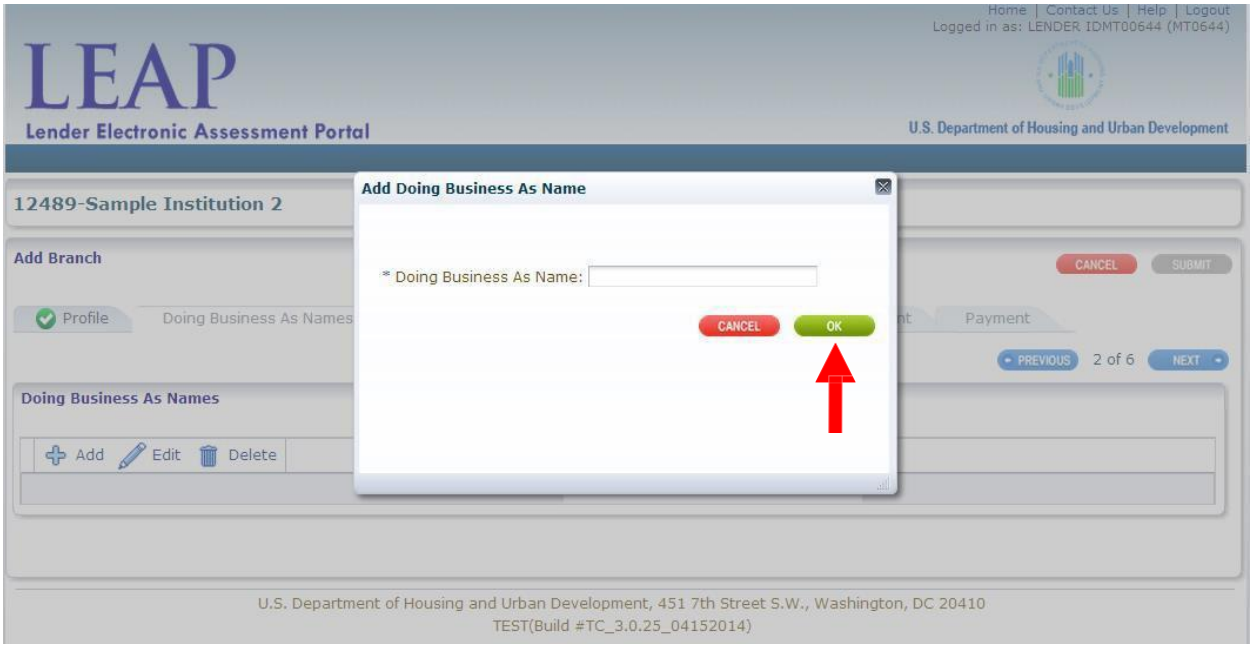
Enter all Required Fields for the Profile Tab of the Add Branch screen, and click "Next."

Clicking “Next” opens the Doing Business As Names Tab of the Add Branch screen. Enter any DBA names by clicking “Add.”



Add Branch – Doing Business As Names

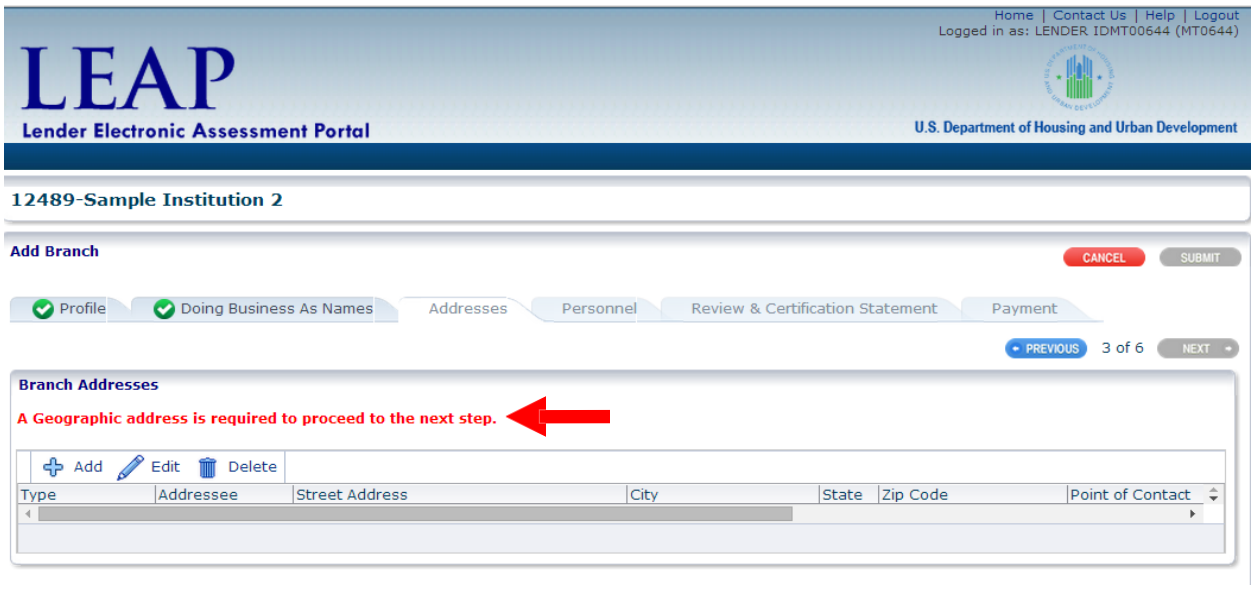
Clicking “Add” opens the Add Doing Business As Name pop-up. Enter the appropriate name in the Doing Business As Name field and click “OK.”



Add Doing Business As Name

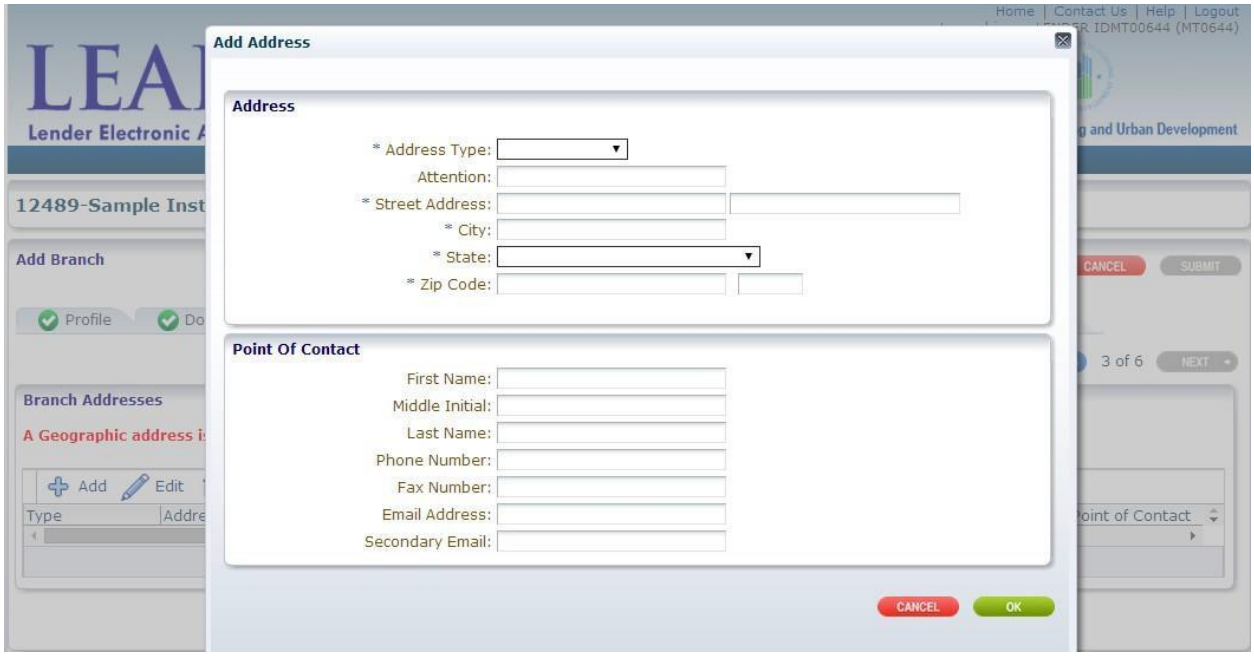
Click “Next” to go to the Addresses Tab of the Add Branch screen.

The Addresses Tab displays a warning that a Geographic Address is required.



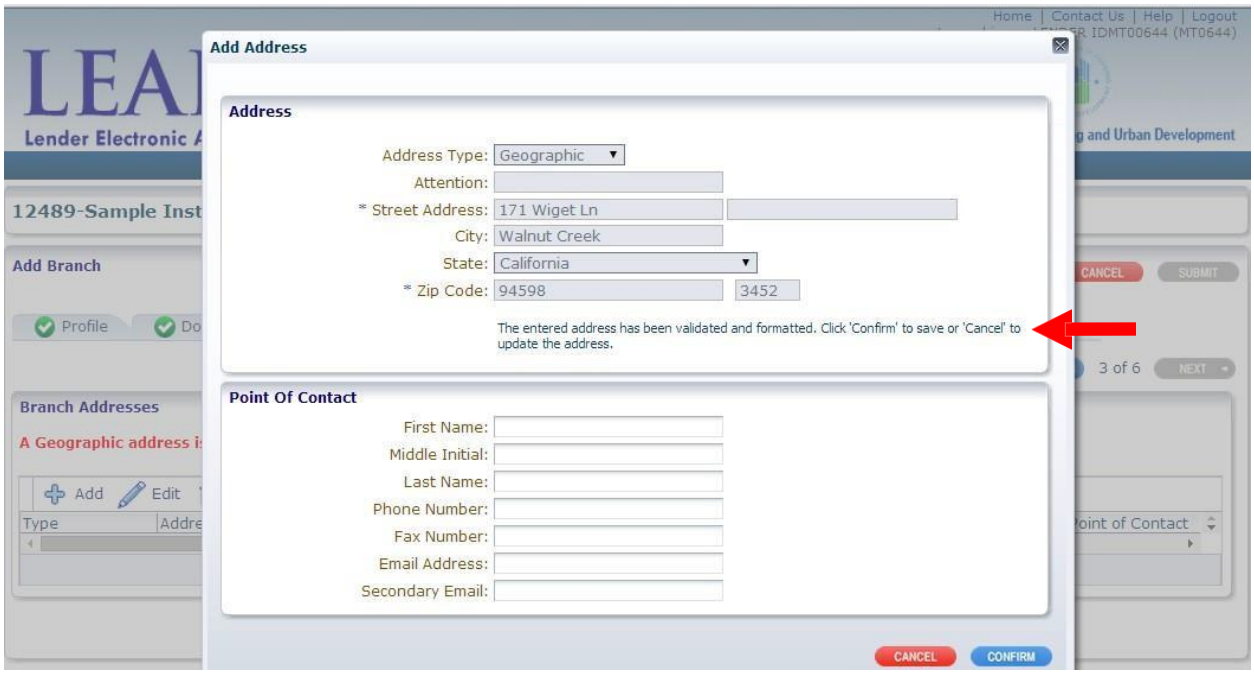
Add Branch – Addresses

To add a Geographic Address, click "Add." This opens the Add Address pop-up. Enter all required fields and click "OK."



Add Branch – Add Address

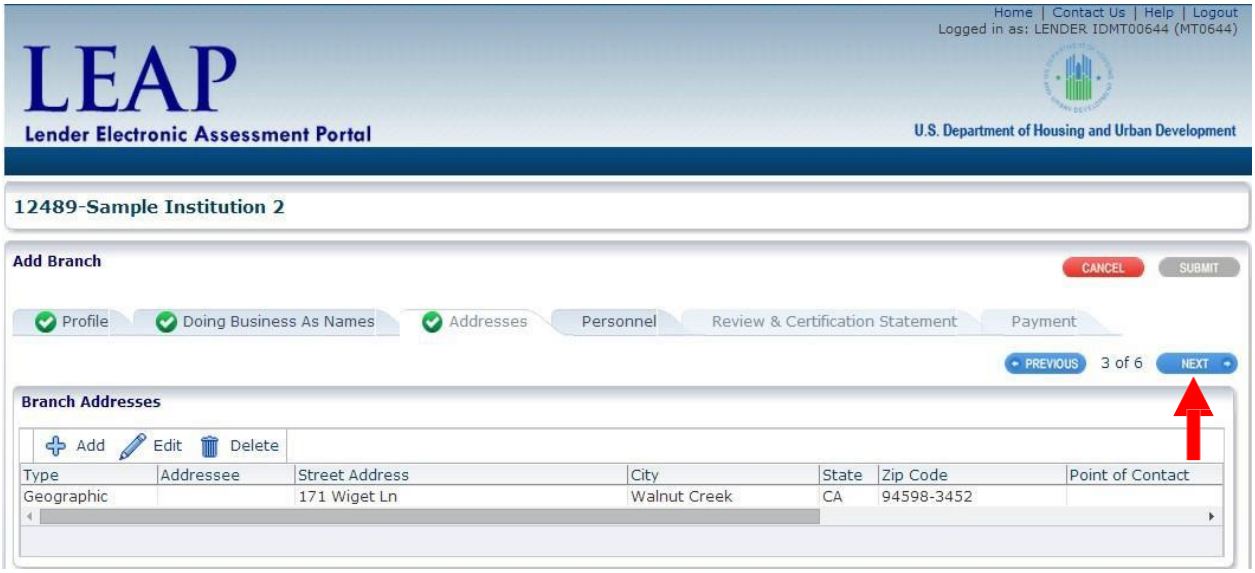
The address is then validated by USPS. Once validated, the below message will appear. Click "Confirm" to add the address.



Add Branch – Add Address

The address will now appear on the Addresses Tab of the Add Branch screen. Additional addresses can be added to the Branch through the same process. Only one of each Address Type can be added. Any Address Types not added will default to the Geographic Address.

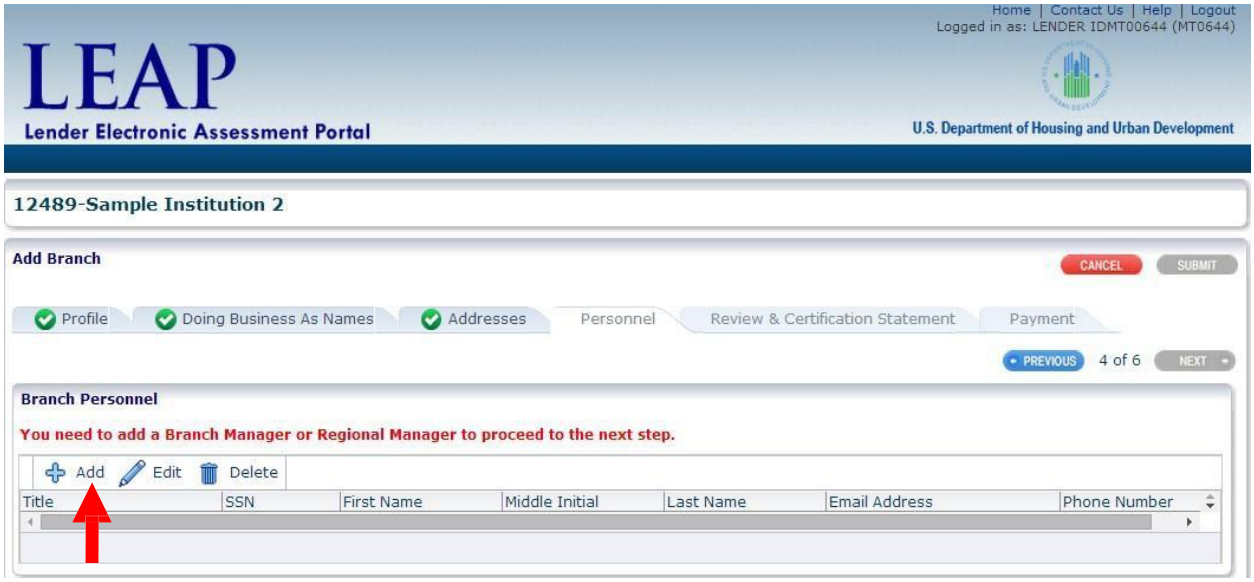
Click "Next" to continue.



Add Branch – Add Address

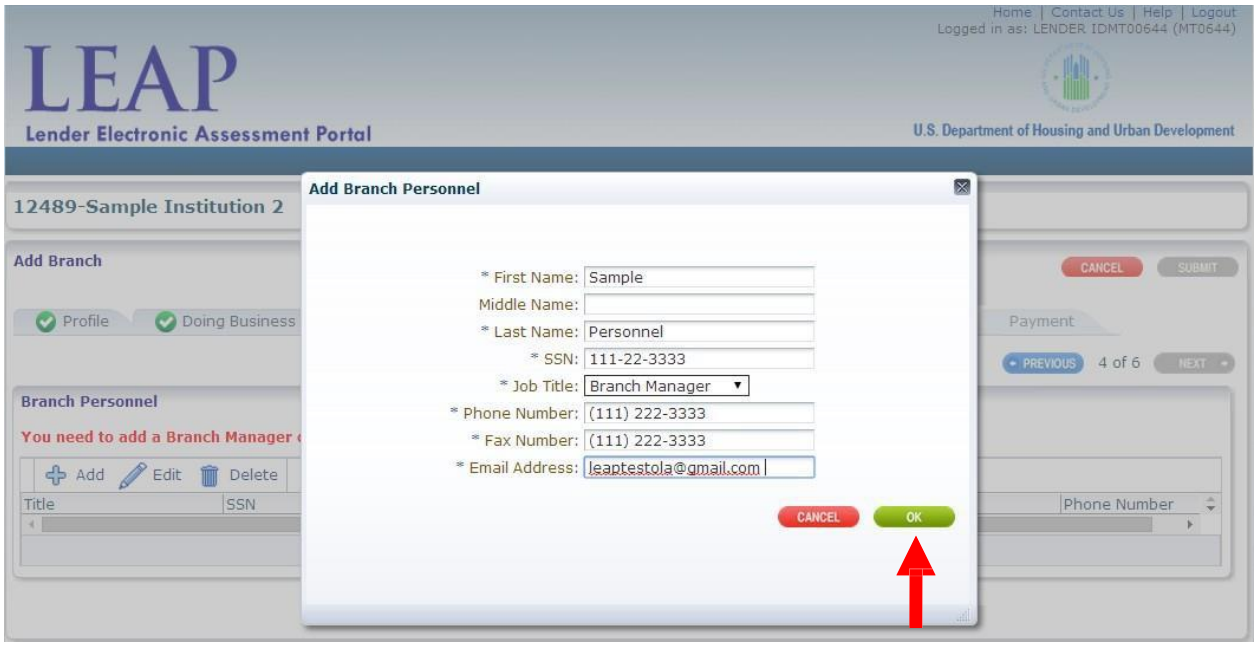
This opens the Personnel tab of the Add Branch screen. A warning is displayed that there must be a Branch Manager or Regional Manager to continue to the next step.

Click the “Add” button to add personnel.



Add Branch – Personnel

This opens the Add Branch Personnel pop-up. Enter all required fields and click “OK.”

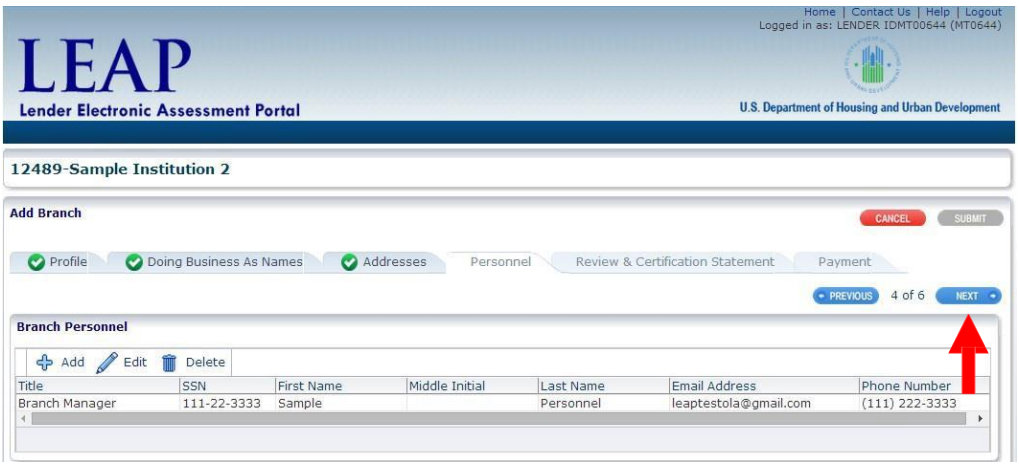


Add Branch – Add Branch Personnel

The new personnel will appear on the Personnel Tab of the Add Branch screen.

Only one Branch Manager and one Regional Manager may be added for each Branch. A Regional Manager may be associated with multiple Branches.

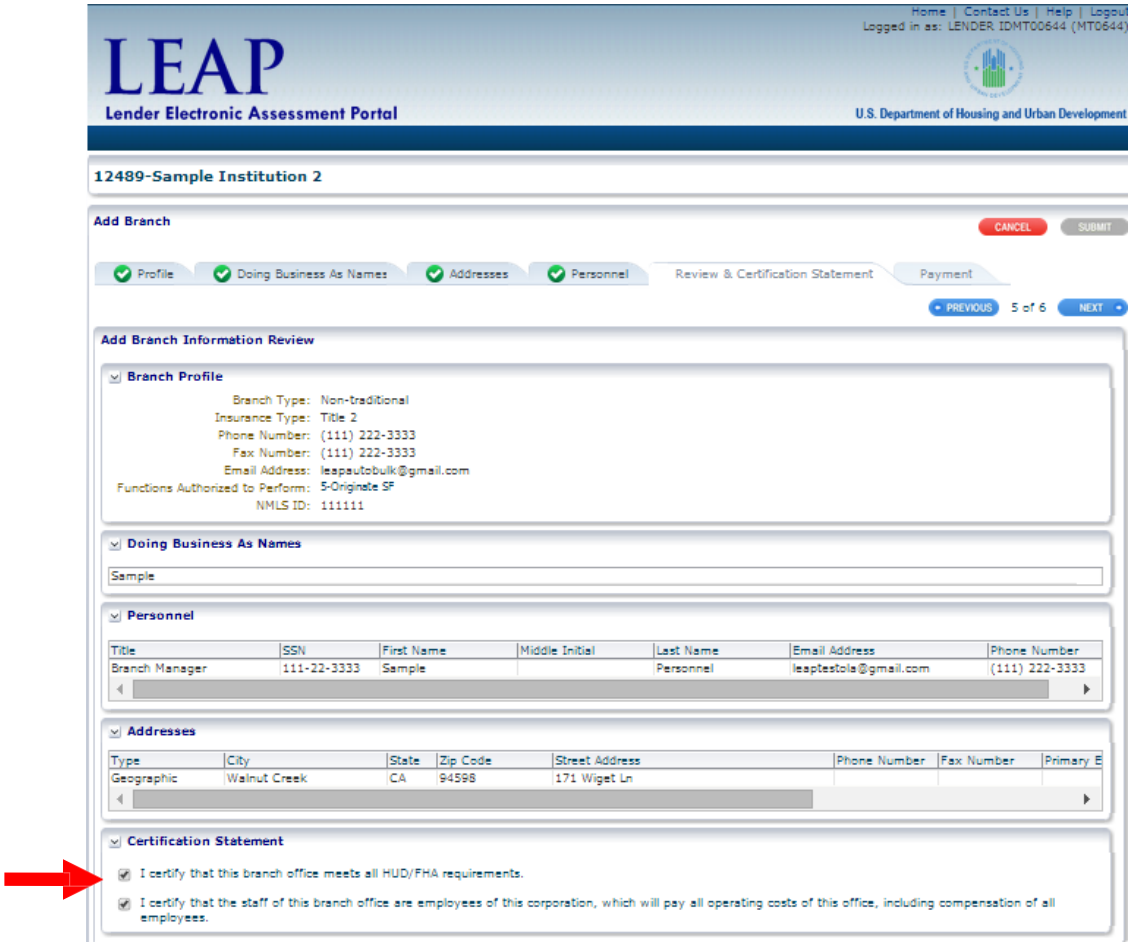
Click “Next” to continue.



Add Branch – Personnel

This opens the Review & Certification Statement Tab of the Add Branch screen.

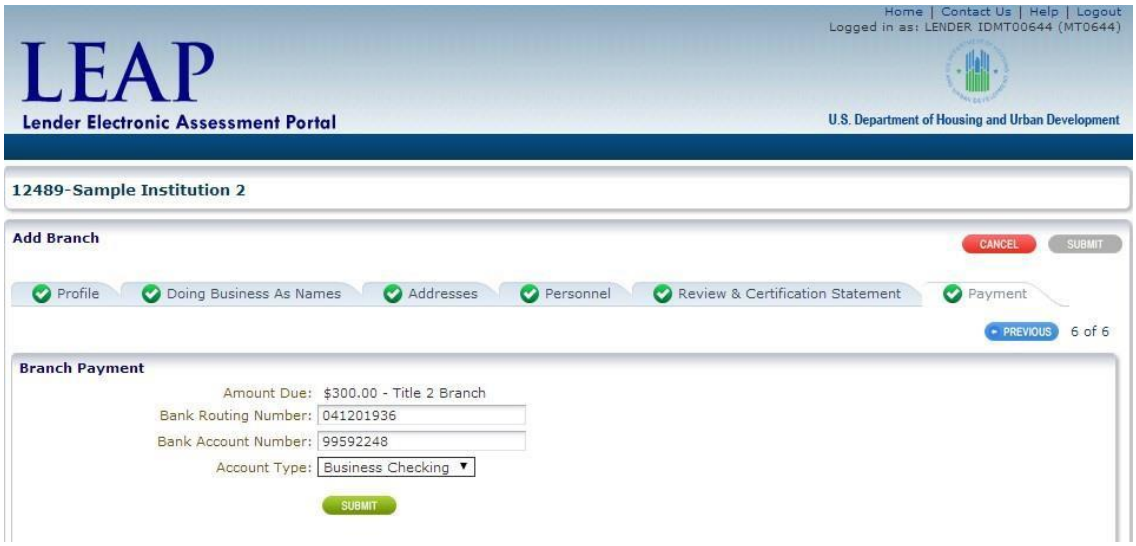
Review the new Branch information, and certify to the statements in the Certification Statement section by checking each box.



Add Branch – Review and Certification

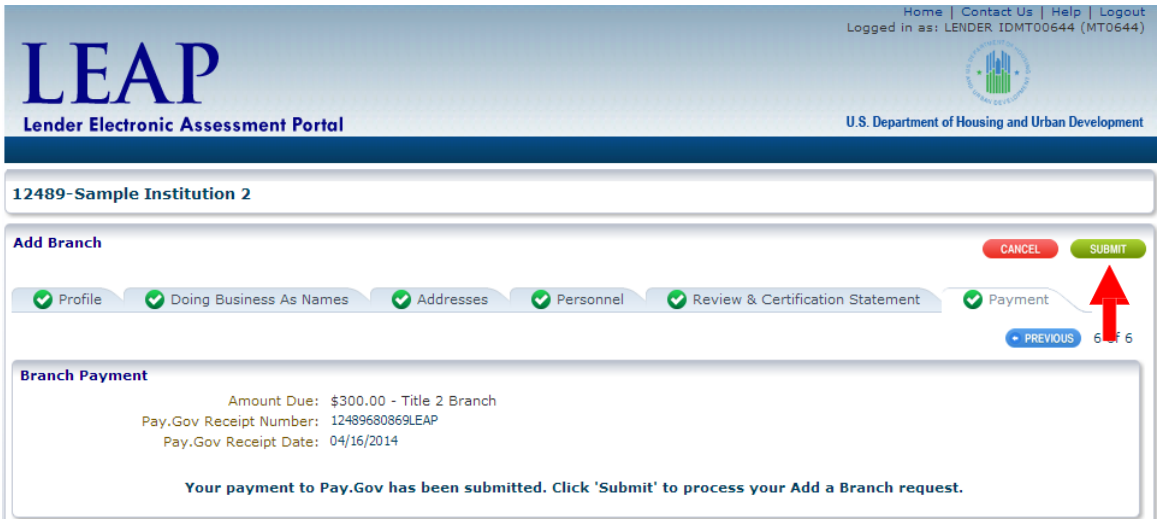
Once both boxes are checked, the next button is activated. Click “Next” to continue. This opens the Payment Tab of the Add Branch screen. The amount due is automatically calculated. Enter the Bank Routing Number, Bank Account Number, and Account Type and click “Submit.”

LEAP uses a web service interface with pay.gov to collect payments using the account details provided.



Add Branch – Payment

Once payment is submitted, a Branch Payment Confirmation screen opens with a Pay.gov receipt number. The Submit button is now active on the top-right of the screen. Click “Submit” to add the Branch.



Add Branch – Payment Confirmation

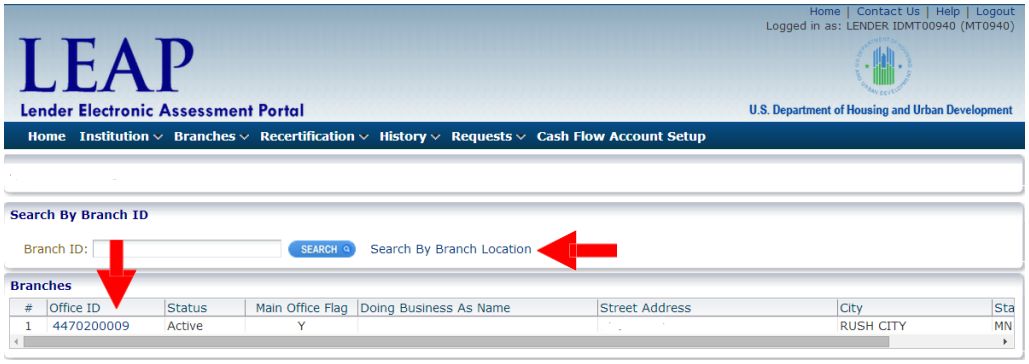
This Branch will not become active until payment has cleared.

Rejected Payments can be resubmitted in the Payment History screen (see section 8.2 – Resubmitting Rejected Payments).

6.2 Branch List and Details

The Branch List will display a list of all Branches. To view the list, click the Branches drop-down from the Menu Bar and click "Branch List and Details."

This opens the Branch List screen. To view the details of a Branch, click the 10-digit Office ID.



Branch List screen

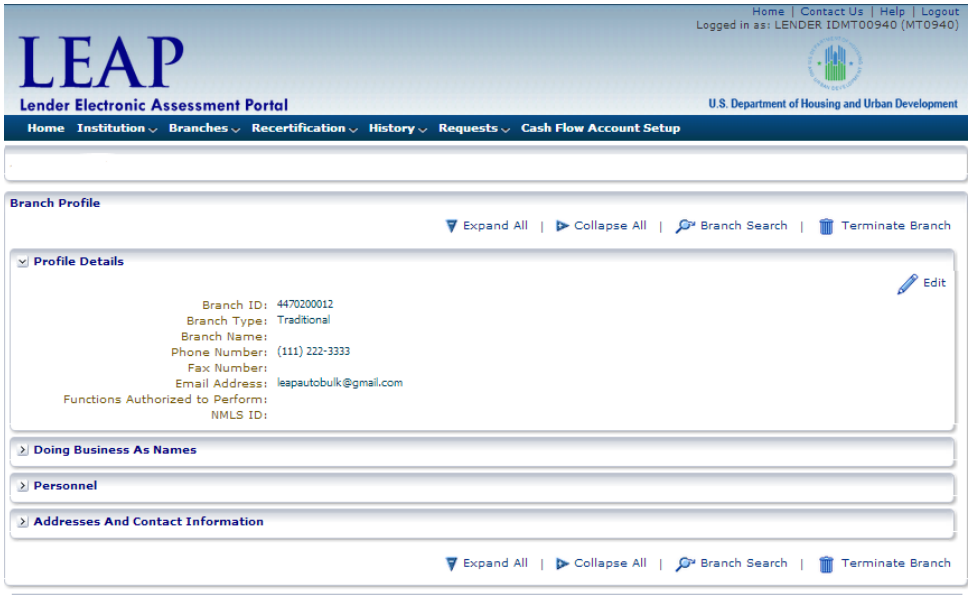
To search for a specific Branch, enter the 10-digit Branch ID in the Branch ID field, or use the Search by Branch Location link.

Once a Branch has been selected, the Branch Profile Details screen for that Branch is opened. See section 6.3 – Branch Profile Details.

If the Branch selected is the Main Office, the Institution Profile Details screen is opened.

6.3 Branch Profile

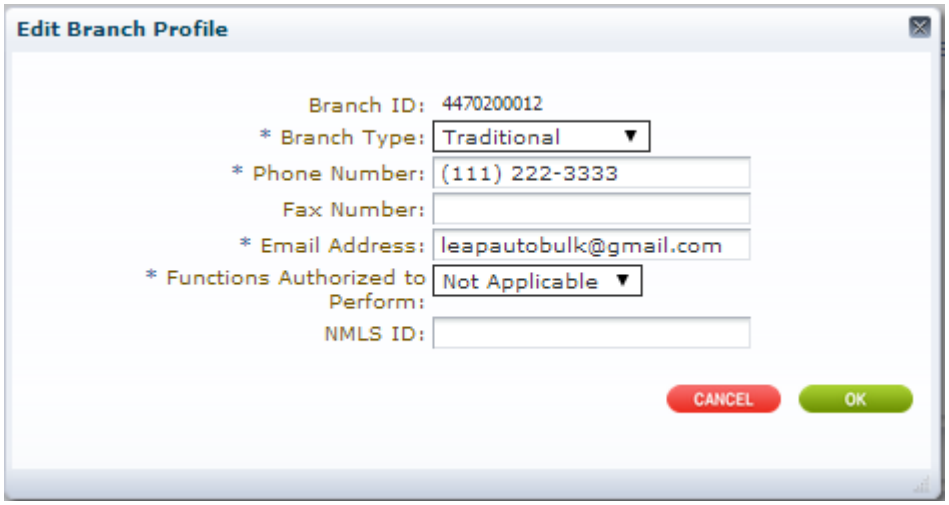
To view profile details for a Branch, select the Branch from the Branch List and Details Screen. The Branch Profile screen for the selected branch is displayed.



Branch Profile – Profile details panel expanded

To edit basic profile information, click “Edit” in the Profile Details Panel.

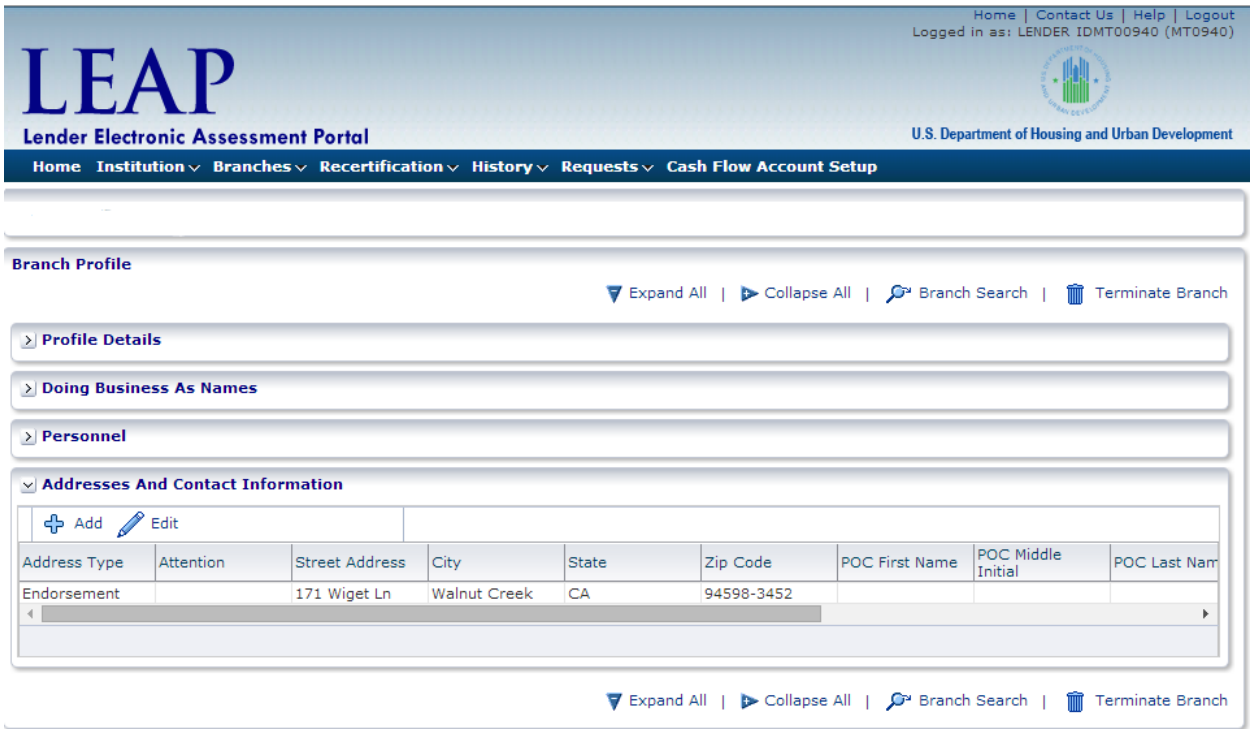
This opens the Edit Branch Profile pop-up. Make any edits and click “OK.”



Edit Branch Profile

6.4 Branch Addresses and Contact Information

The address and contact information for the selected branch is displayed in the Addresses and Contact Information Panel of the Branch Profile screen.

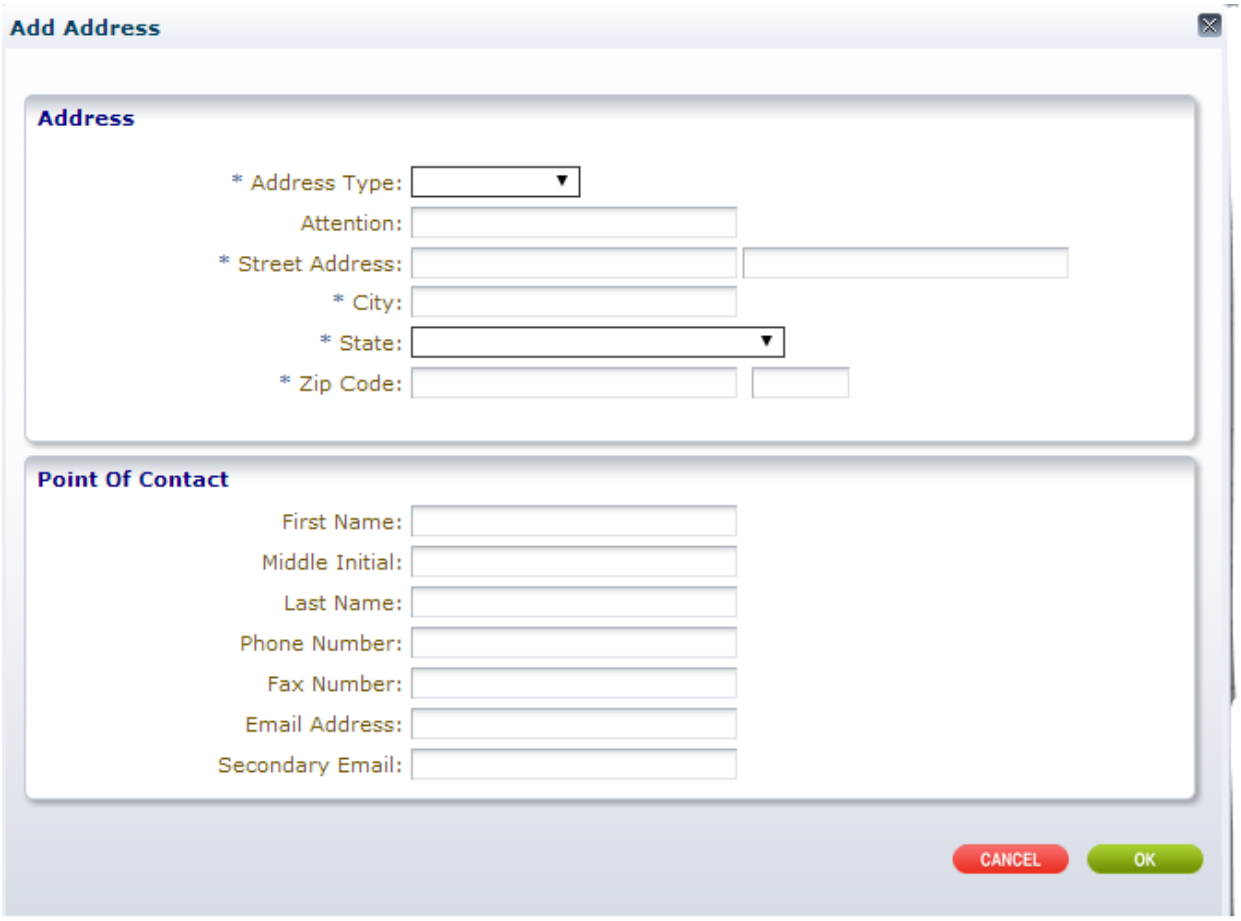


Branch Profile – Addresses and Contact Information panel expanded

6.4.1 Adding a New Address

To add a new address, click “Add” in the Addresses and Contact Information Panel of the Branch Profile Details screen.

This opens the Add Address pop-up.



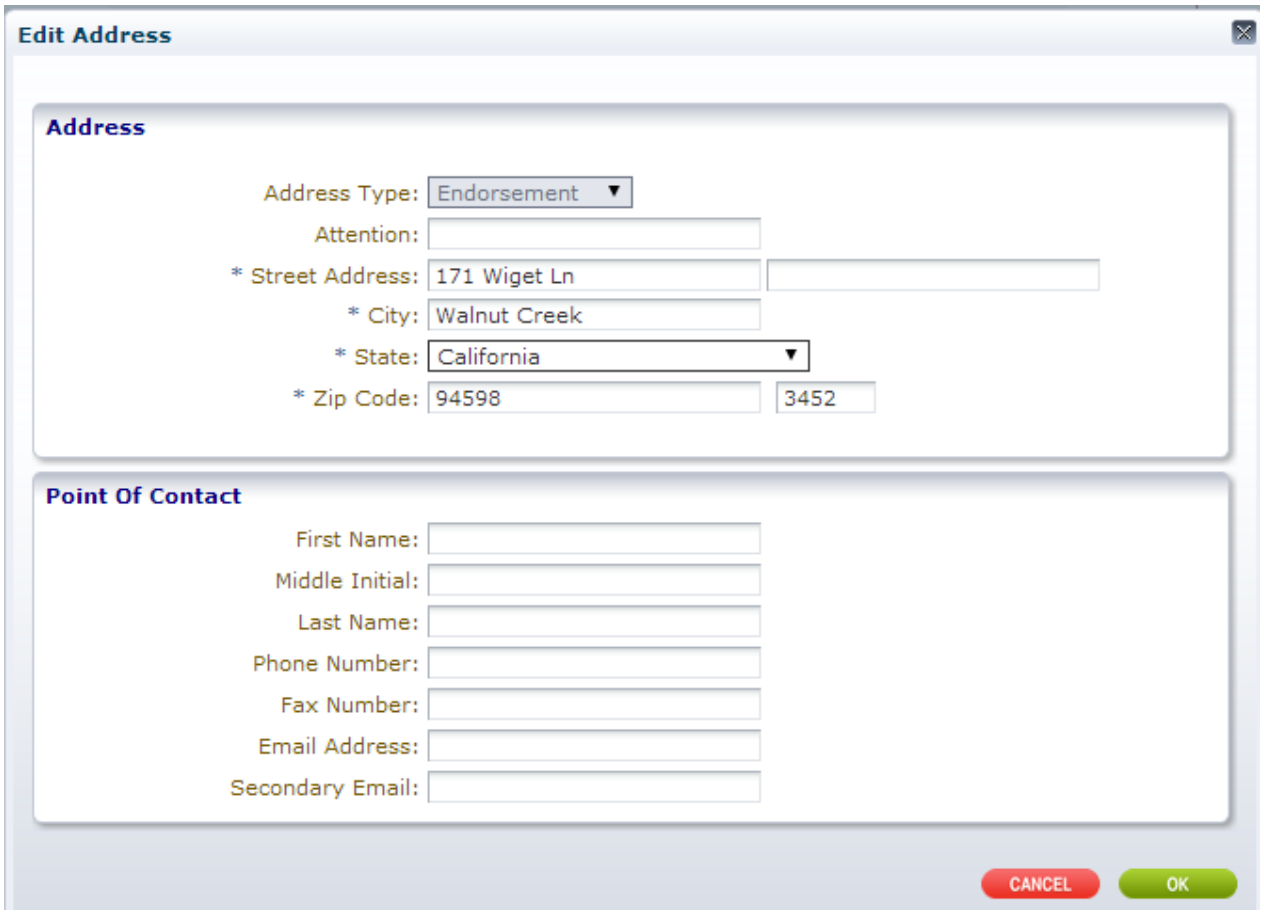
Add Address pop-up

Enter all required fields and click “OK.” The address is then validated by USPS.

6.4.2 Editing an Existing Address

To edit an existing address, go to the Addresses and Contact Information Panel on the Branch Profile Details screen. Select the address to edit by clicking in the Address Type Column, and then click the "Edit" Button.

This opens the Edit Address pop-up.



Edit Address pop-up

Make the edits and click "OK."

To update a Geographic Address to a different state, refer to section 5.1.3 – Updating Geographic Address to a Different State.

To edit an Address that USPS does not recognize, refer to section 5.1.4 – Editing an Address that USPS Does Not Recognize.

6.5 Branch Personnel

To view personnel for a Branch, select Branch List and Details from the Branches drop-down on the Menu Bar. Select the relevant branch by clicking the Office ID.

This opens the Branch Profile screen for the selected branch. From here, expand the Personnel section by clicking the arrow to the left of the section.

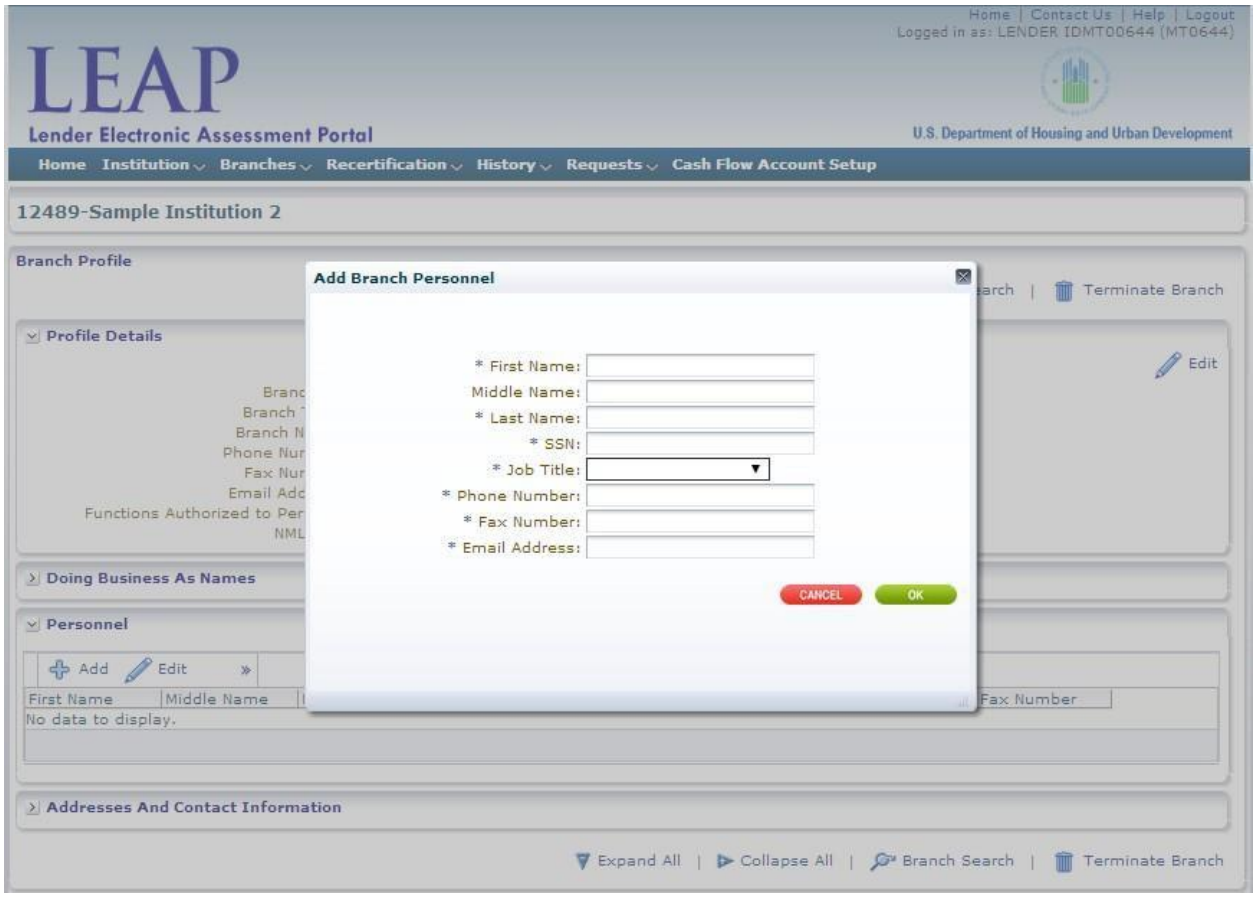
Branch Profile – Personnel panel expanded

6.5.1 Add Branch Personnel

To add Personnel to a branch, click “Add” in the Personnel panel of the Branch Profile screen.

Branch Profile – Personnel panel expanded

This opens the Add Branch Personnel pop-up. Enter all required fields and click “OK.”



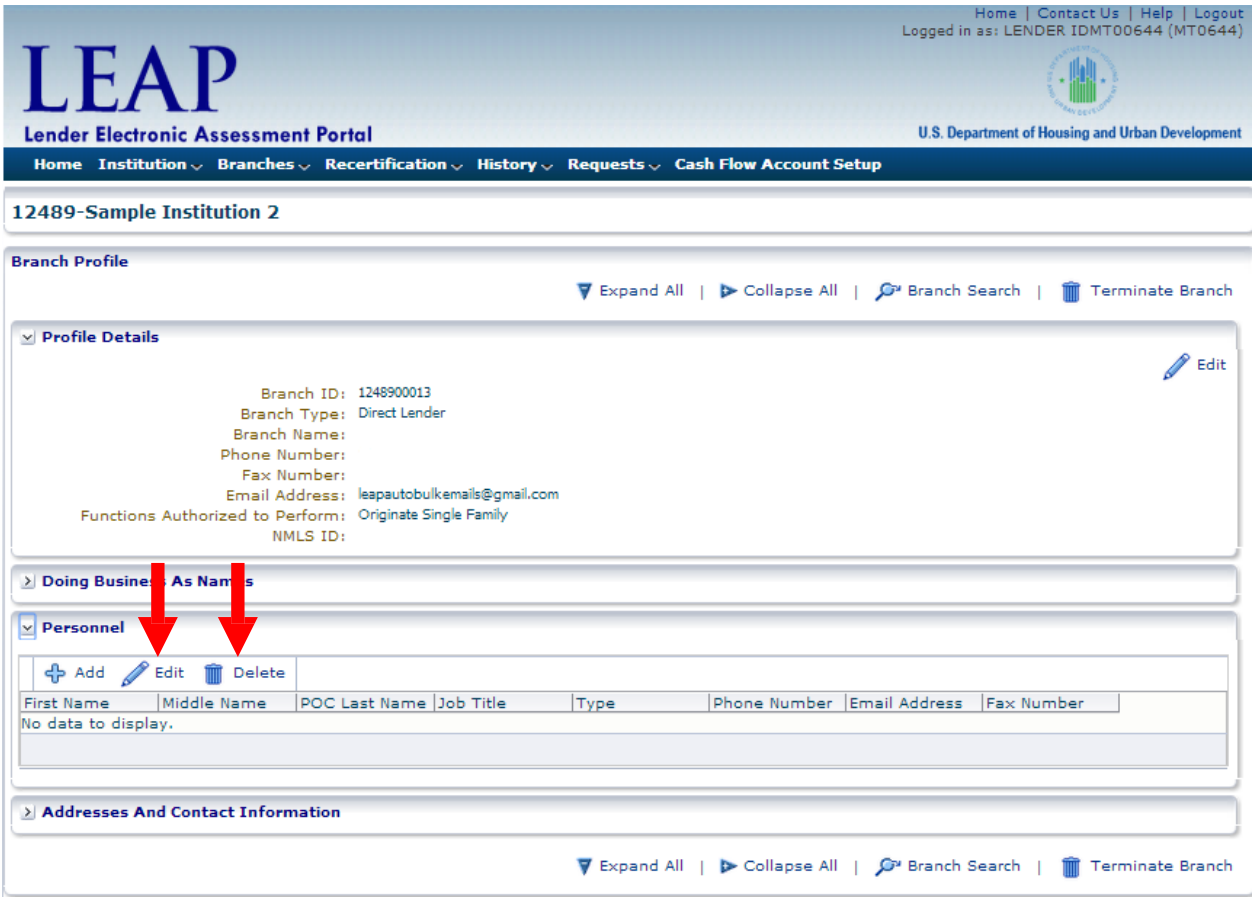
Add Branch Personnel pop-up

The new personnel will appear in the Personnel panel of the Branch Profile screen.

Only one Branch Manager and one Regional Manager may be added for each Branch. A Regional Manager may be associated with multiple Branches.

6.5.2 Edit Branch Personnel

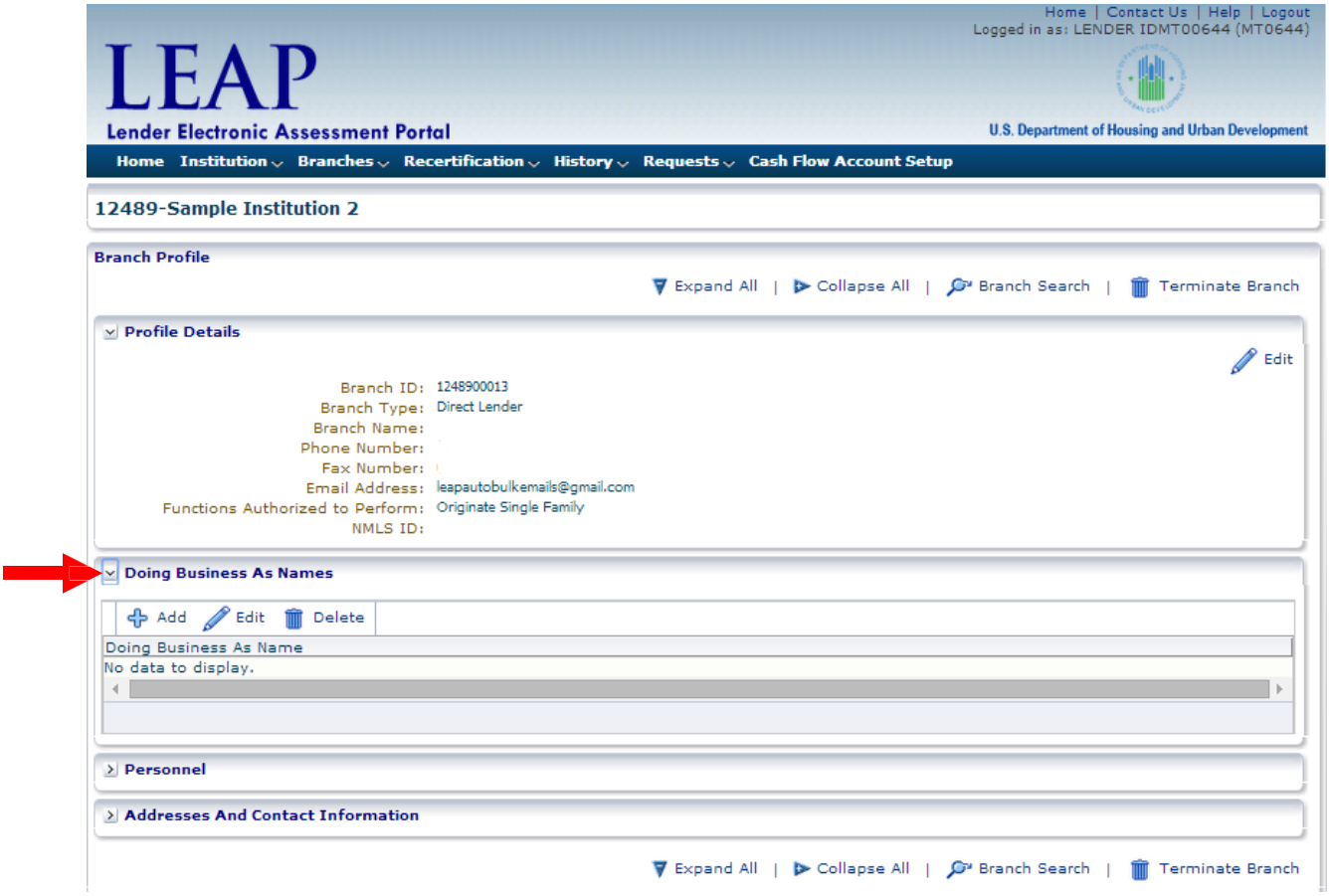
Branch Personnel can be edited or deleted by first selecting the row to edit and then clicking the "Edit" or "Delete" buttons on the Personnel panel of the Branch Profile screen.



Branch Profile – Personnel panel expanded

6.6 Doing Business As Names

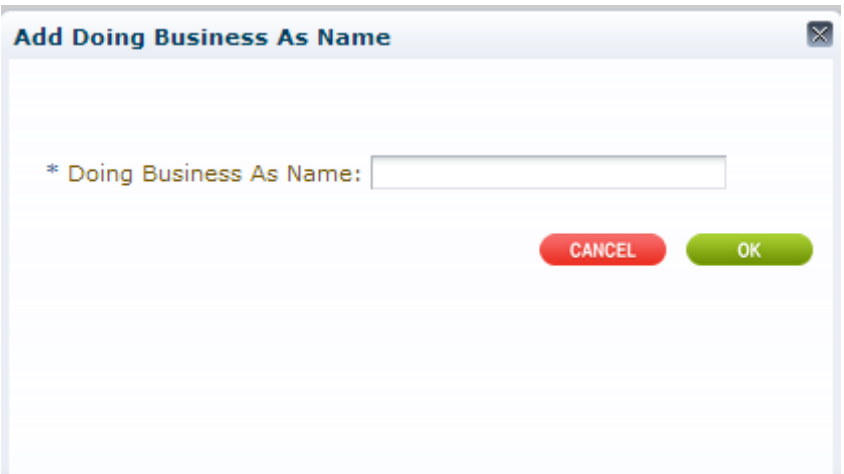
To update a Doing Business As (DBA) Name, click “Doing Business As Names” from the Branches drop-down on the Menu Bar. This opens the Profile screen with the Doing Business As Names Panel expanded.



Branch Profile – Doing Business As Names panel expanded

To add a DBA Name, click “Add” at the top of the Doing Business As Names panel.

This opens the Add Doing Business As Name pop-up. Enter the DBA Name and click “OK.”



Add Doing Business As Name pop-up

6.6.1 Editing Doing Business As Names

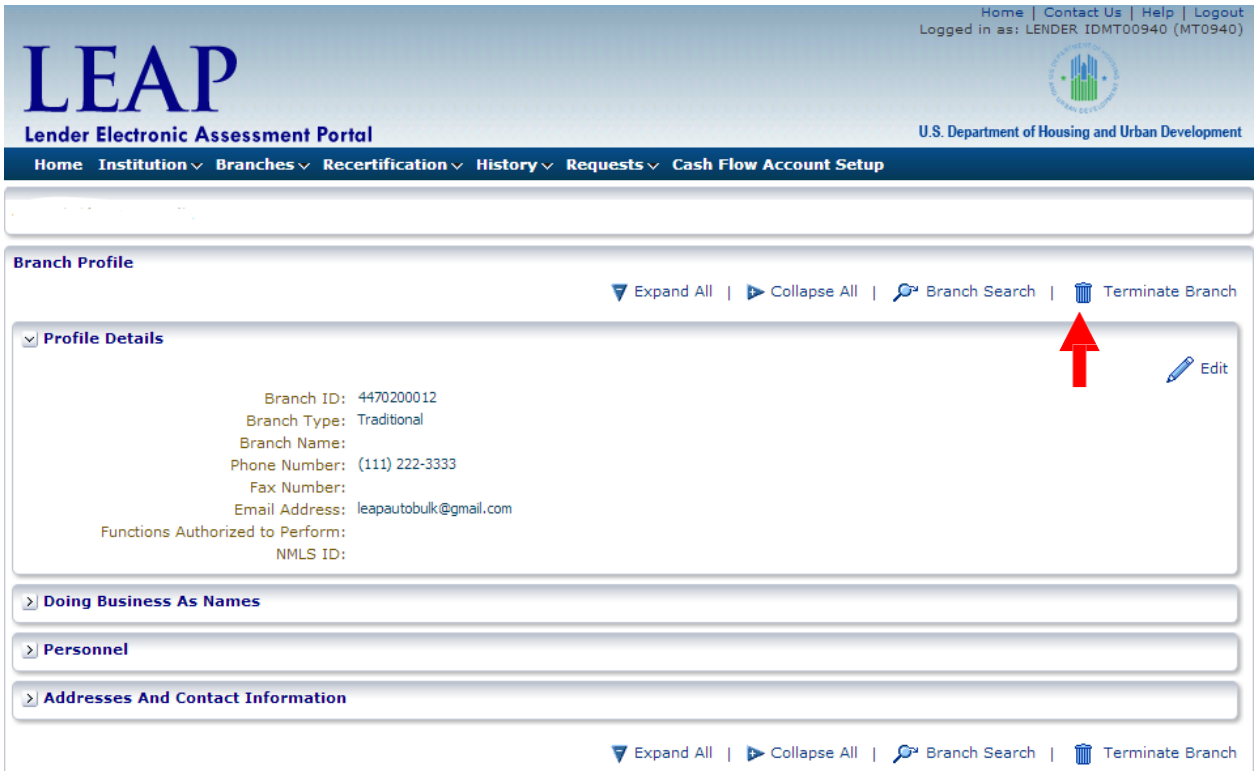
To edit an existing DBA Name, select the name and click “Edit” at the top of the Doing Business As Names panel. Edit the DBA name and click “OK.”

6.6.2 Deleting Doing Business As Names

To delete an existing DBA Name, select the name and click “Delete” at the top of the Doing Business As Names panel.

6.7 Terminating a Branch

Select the branch to terminate from the Branch List and Details screen. The Branch Profile screen for the selected branch is displayed. Click the "Terminate Branch" button.



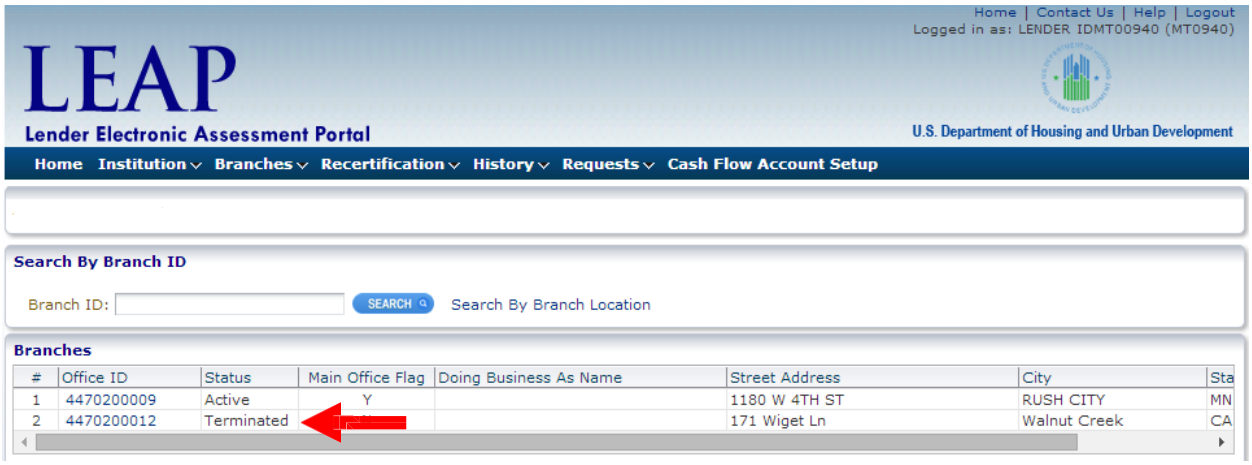
Branch Profile – Highlighting Terminate Branch

A Branch Termination pop-up warning will appear asking to confirm the Branch termination. Click "OK" to terminate the Branch.

Branch Termination pop-up

Once a Branch is terminated, it cannot be reinstated. If the Institution wishes to reinstate the Branch location, it must use the Add Branch function to re-register the Branch.

View the status of the Branches for the Institution by navigating to the Branch List and Details screen from the Branches drop-down on the Menu Bar. The newly terminated Branch has an updated status of Terminated.



Branch List and Details

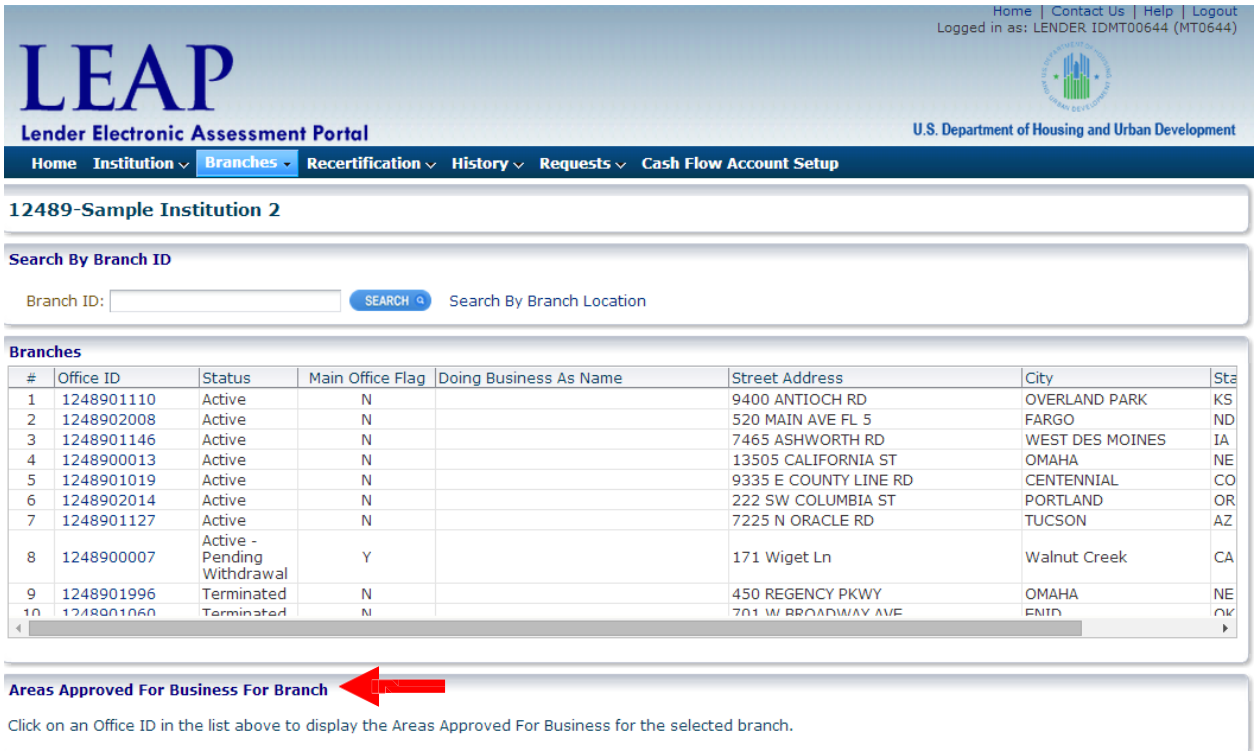
6.8 Areas Approved for Business

Areas Approved for Business (AAFBs) are displayed at the Branch level for each Institution. View AAFBs by selecting Areas Approved for Business from the Branches drop-down on the Menu Bar.

Institution Summary – Areas Approved for Business drop-down highlighted

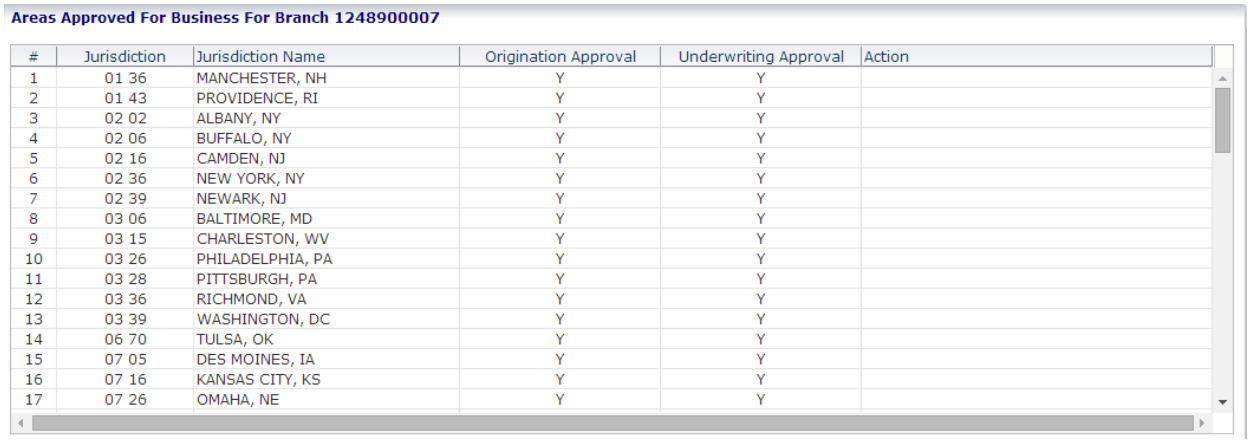
6.8.1 Viewing Areas Approved for Business

Click on the Office ID of any Branch to view the AAFBs for that Branch. The AAFBs will appear in the Areas Approved For Business For Branch panel.



Areas Approved for Business

Areas Approved for Business show the jurisdictions associated to the Institution, and indicate if the Branch has origination and/or underwriting approval in the jurisdiction by displaying a "Y" or "N" for the respective column.



Areas Approved for Business

7. Recertification

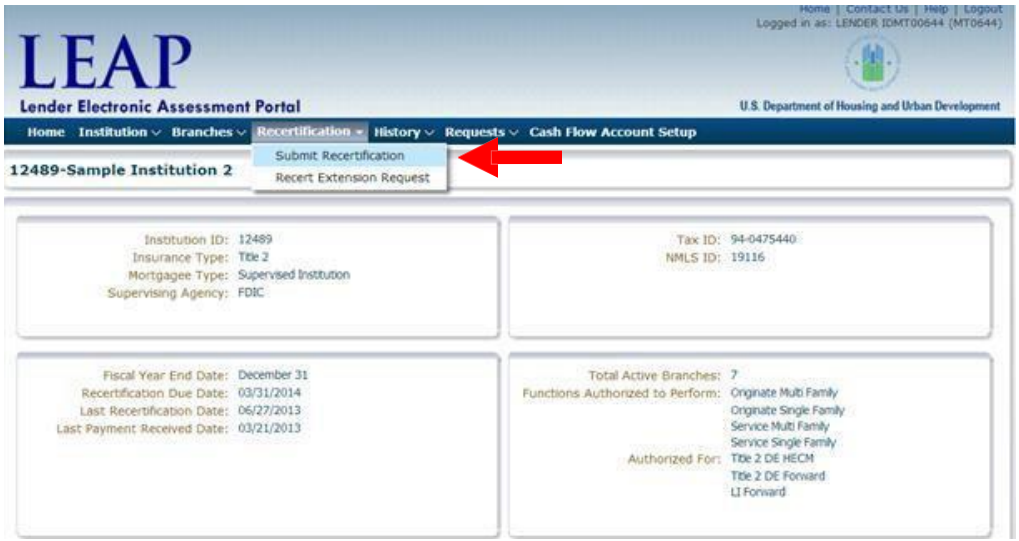
7. Recertification

FHA requires all approved lenders to complete and submit their Annual Recertification in accordance with HUD policy. For additional information on FHA's Annual Recertification requirements, please visit the Approvals and Renewals page at www.hud.gov/lenders.

LEAP will send an e-mail notification to the Institution's Administrative Contact ninety days prior to the Institution's Recertification due date. LEAP will send additional e-mails throughout the Recertification process updating the Institution on the status of the Recertification package.

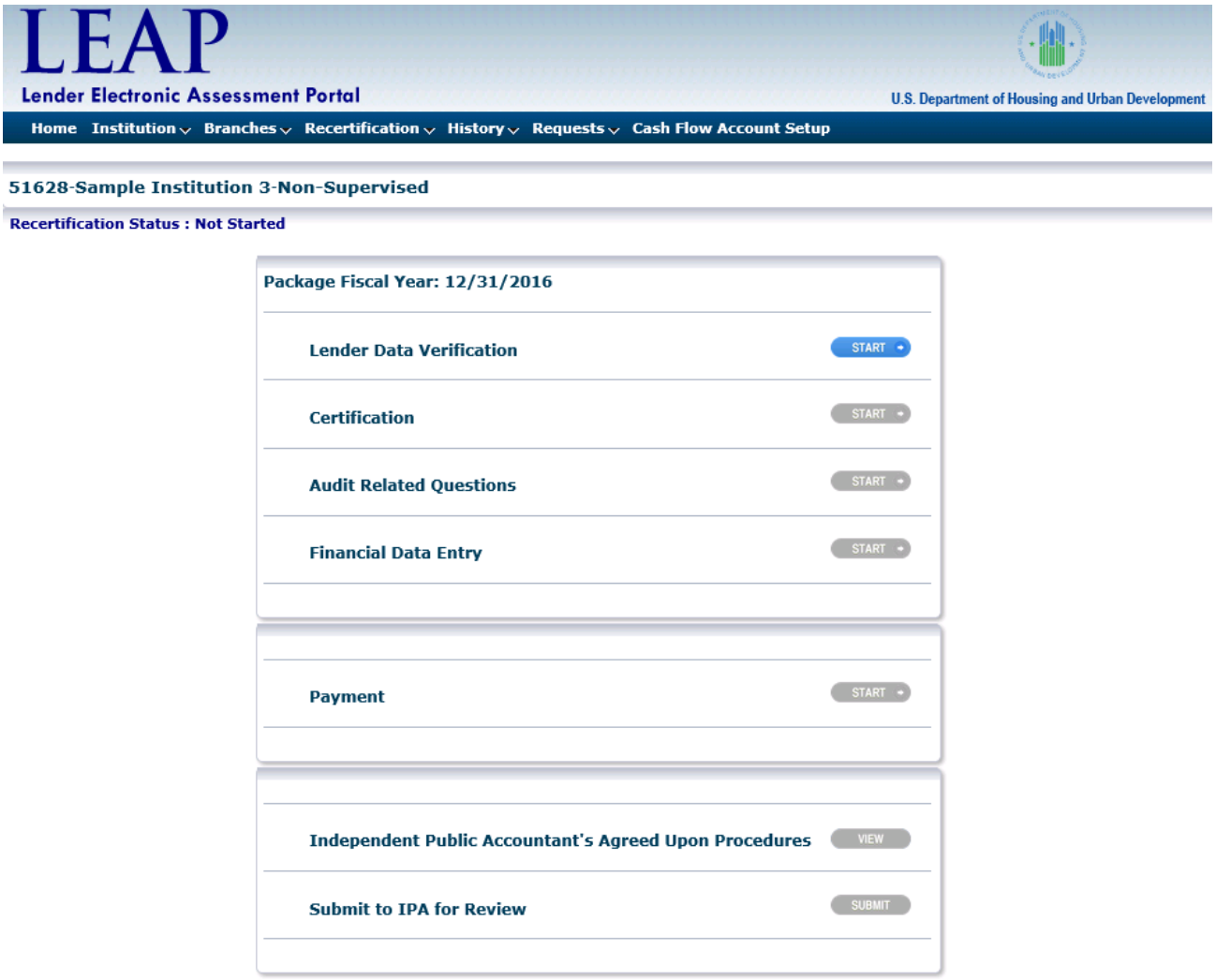
Please ensure that the Administrative Contact e-mail addresses are up to date as all system generated emails will be sent to these email addresses. Refer to section 5.1.5 – Maintaining Administrative Contact Information.

From the Menu Bar, click "Submit Recertification" from the Recertification drop-down to begin the process.



Institution Summary – Submit Recertification drop-down highlighted

This opens the Recertification Status screen, which guides the user through the Recertification process. The following screenshot shows each of the possible Recertification process steps a user may need to complete.



Recertification Status screen

The Recertification Status screen will ONLY show the Recertification steps required for each specific Institution, as determined by the Institution's Lender Segment. The Lender Segment appears next to the Lender ID and Name at the top of the Recertification Status screen.

TIP *The Recertification Status screen will show a green icon when a step is completed and a yellow icon if a step is in-process and needs further action to complete.*

7.1 Lender Segments

Lender Segments are generally based on each Institution's Mortgagee Type and size measured by total net assets. The table below shows the required Recertification steps for each Lender Segment.

Segment	Required Recertification Steps
Non-Supervised	• Lender Data Verification • Certification • Audit Related Questions • Financial Data Entry • Payment • Submit to IPA for Review • Submit to HUD as Final
Supervised Large *Total net assets greater than or equal to $500 Million*	• Lender Data Verification • Certification • Audit Related Questions • Financial Data Entry • Payment • Submit to IPA for Review • Submit to HUD as Final
Supervised Small *Total net assets less than $500 Million*	• Lender Data Verification • Certification • Financial Data Entry • Payment • Submit to HUD as Final
Government	• Lender Data Verification • Certification • Submit to HUD as Final
Investing	• Lender Data Verification • Certification • Audit Related Questions • Financial Data Entry • Payment • Submit to IPA for Review • Submit to HUD as Final

7.2 Recertification Processes

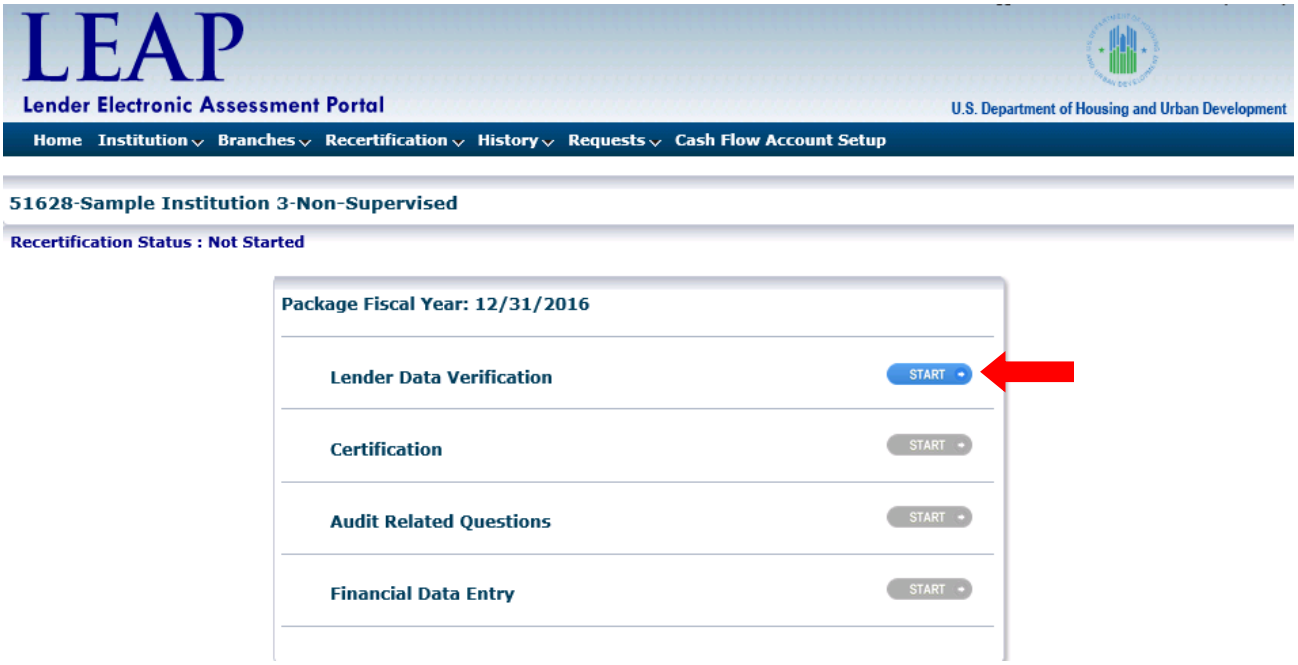
LEAP is designed to navigate the user through the Recertification process via the Recertification Status screen. As stated in section 7.1 – Lender Segments, each lender segment will have a specific Recertification process tailored to their segment.

The following sections provide a detailed overview of each Recertification process step.

7.2.1 Lender Data Verification

The Lender Data Verification step requires the user to verify that all Institution Profile information in LEAP is accurate.

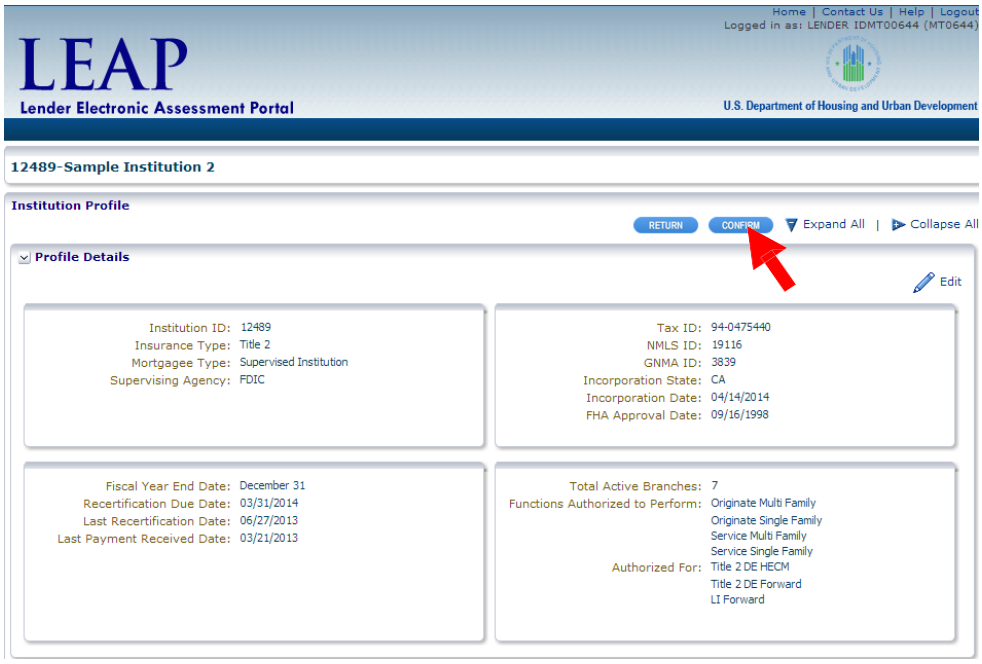
To begin, click the "Start" button located to the right of Lender Data Verification on the Recertification Status screen.



Recertification Status screen

This opens the Institution Profile screen where the user can view and edit any profile details, as necessary.

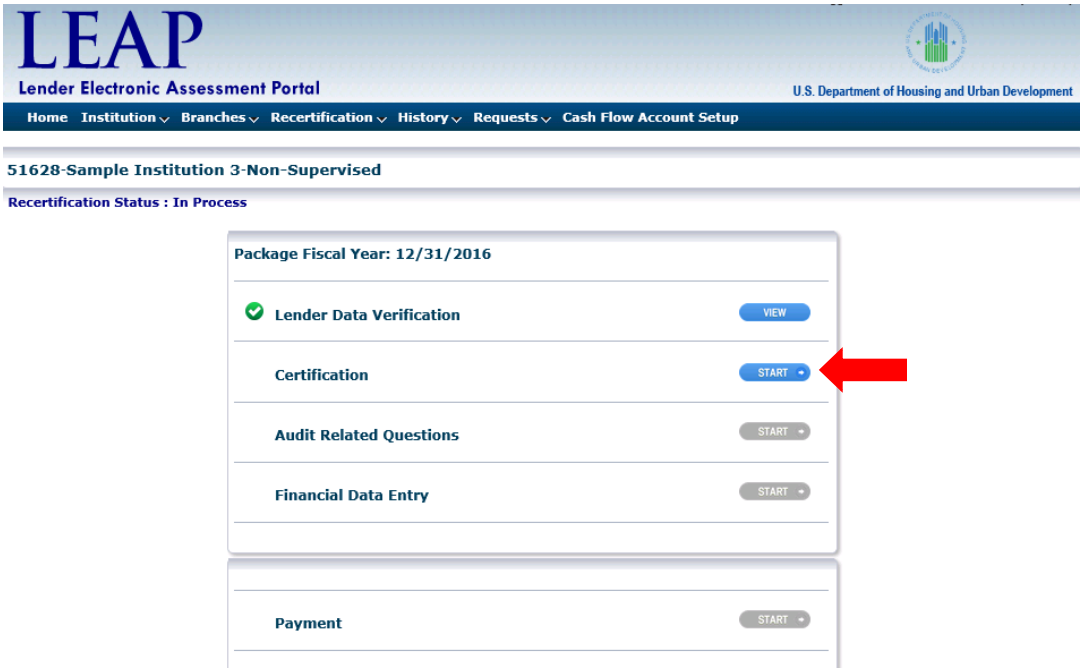
If all Institution information is correct, click “Confirm” on the top-right of the screen. If information needs to be edited, click “Edit” for the relevant section. Once editing is complete, click “Confirm.”



Institution Profile – Profile Details

Some Institution information changes may require submitting a request to FHA. If requests for changes to Institution information are still pending, the user can still confirm that the Lender Data Verification step is complete in order to move on to the next step in the Recertification. See section 5 – Institution for more information on editing Institution information.

After clicking “Confirm,” the Recertification Status screen opens with an updated status for each required step.



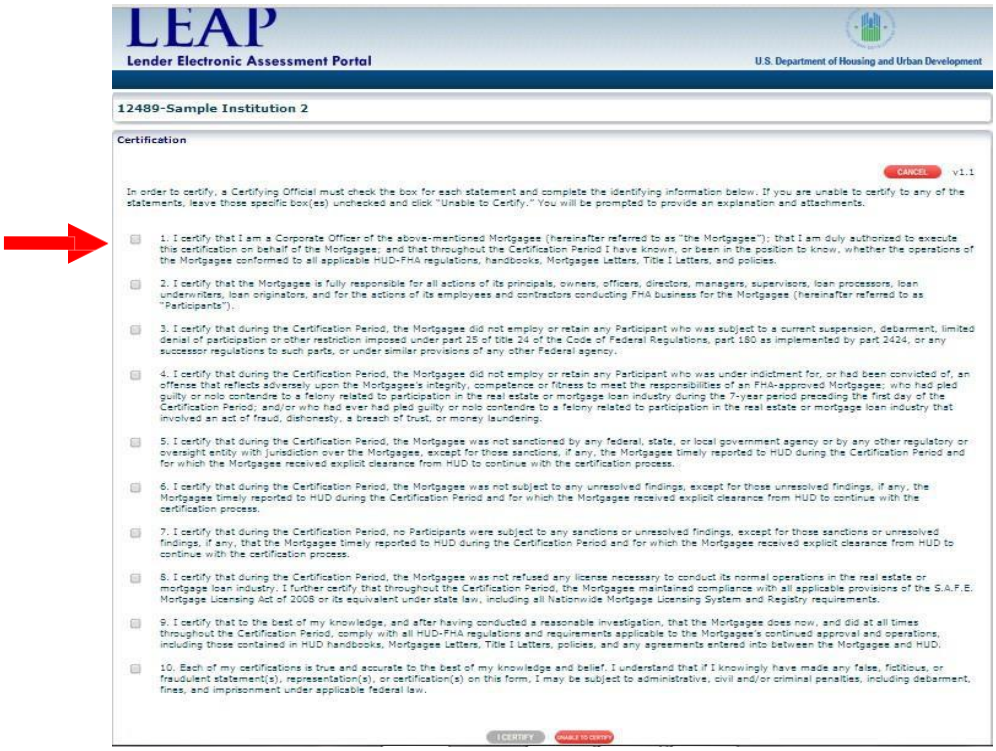
Recertification Status screen

7.2.2 Certification

The Certification process requires an Institution's corporate officer to certify that the Institution was in compliance with all HUD-required certification statements.

In order to complete this process, the user must have the Certifying Official role (see section 2.1 – Authorization Role Definitions). The Institution's FHA Connection Application Coordinator must grant this role to the appropriate user(s). An Institution can have a maximum of three individuals with the Certifying Official role.

Click the "Start" button to the right of Certification to begin this step. This opens the Certification screen.



Certification screen

On the Certification screen, check the box for each certification statement as appropriate.

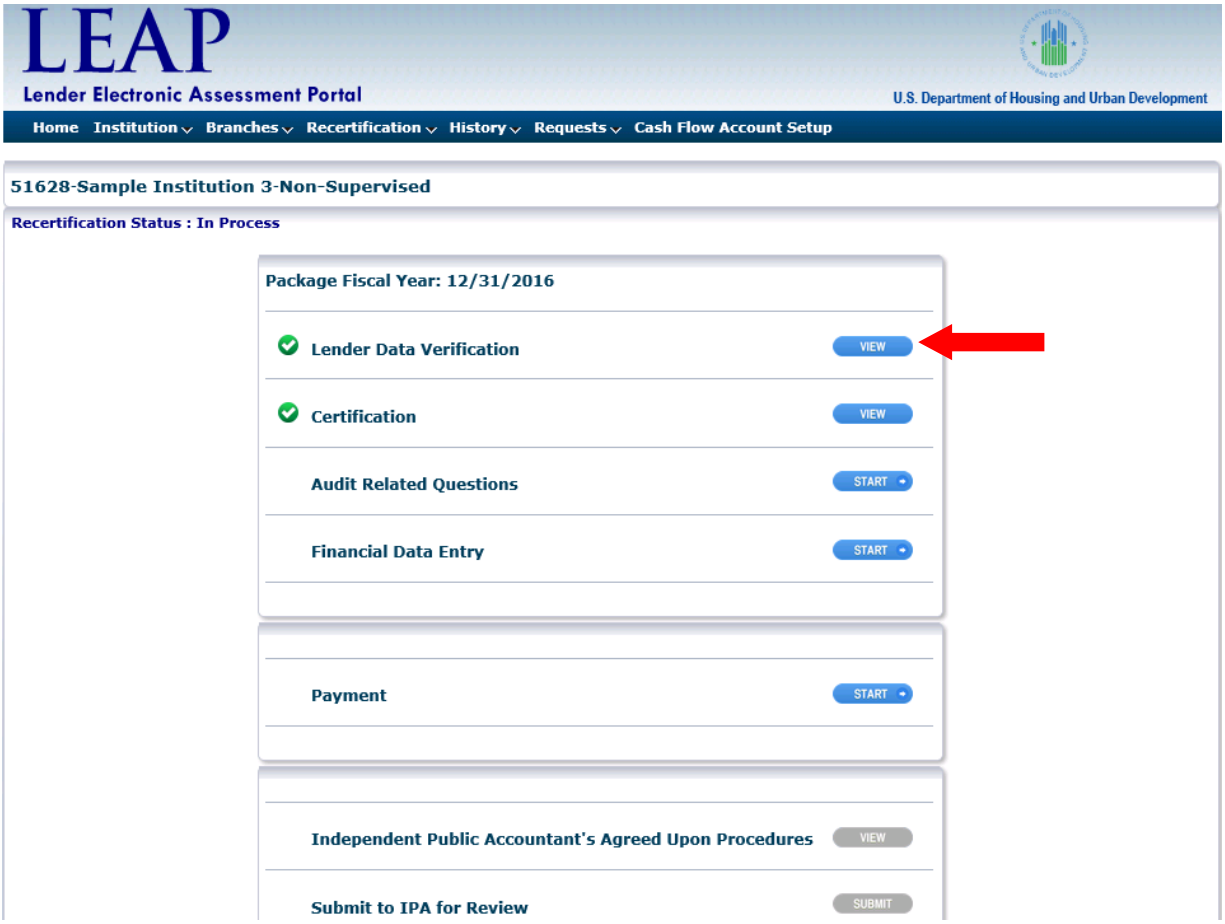
If the user cannot certify to any of the statements, see section 7.2.2.1 - Unable to Certify.

Once all certification statements have been checked, additional data fields are exposed.

Certification – Able to Certify

Enter information in all fields and click the "I Certify" button to complete the process. LEAP validates this information against FHA records to ensure that the current user has the appropriate authority to complete the Certification.

When the Certification step is complete, the Recertification Status screen reopens and the Certification button changes to View.

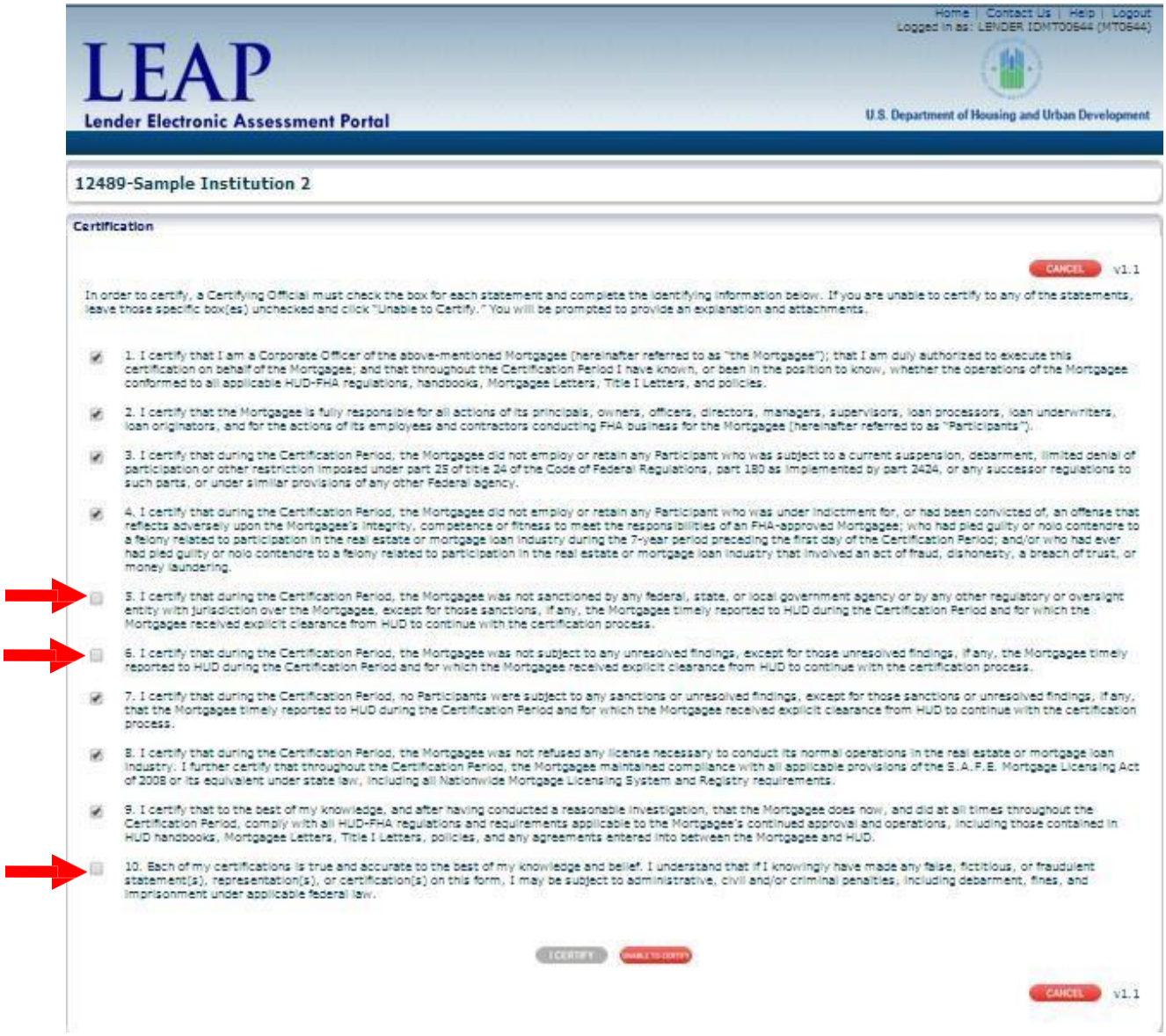


Recertification Status screen

7.2.2.1 Unable to Certify

If the user is unable to certify to any of the statements on the Certification, the corresponding box is left unchecked.

For example, in the screen shot below, the user is unable to certify to statements 5, 6, and 10.

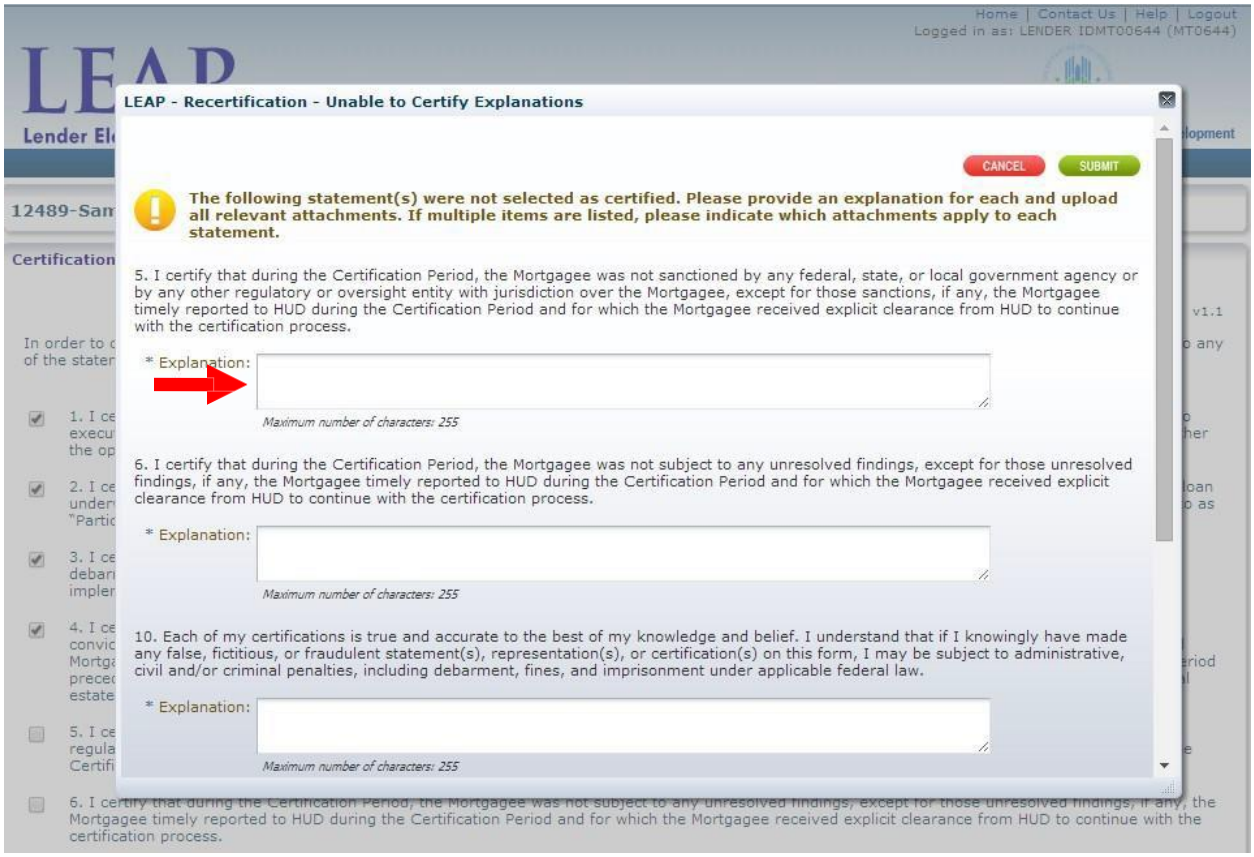


Certification screen

Since the user is not able to check all of the certification statements, the "I Certify" button is inactive, and the "Unable to Certify" button is active.

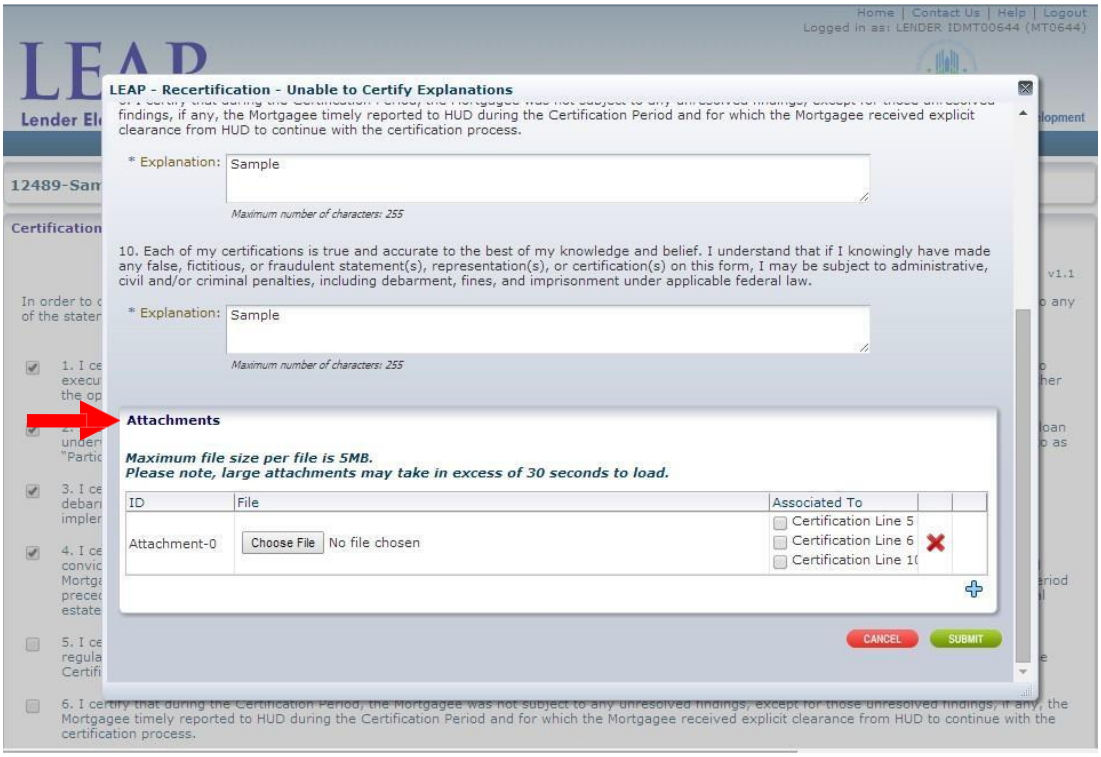
Click the "Unable to Certify" button to proceed.

This opens a pop-up detailing the statement(s) to which the user was unable to certify. Enter comments in each explanation field (comments are required).



Certification – Unable to Certify Explanations

Add any relevant attachments to further clarify the reasons for being Unable to Certify (attachments are optional).



Certification – Unable to Certify Explanations

The screen will display the details of each attachment.

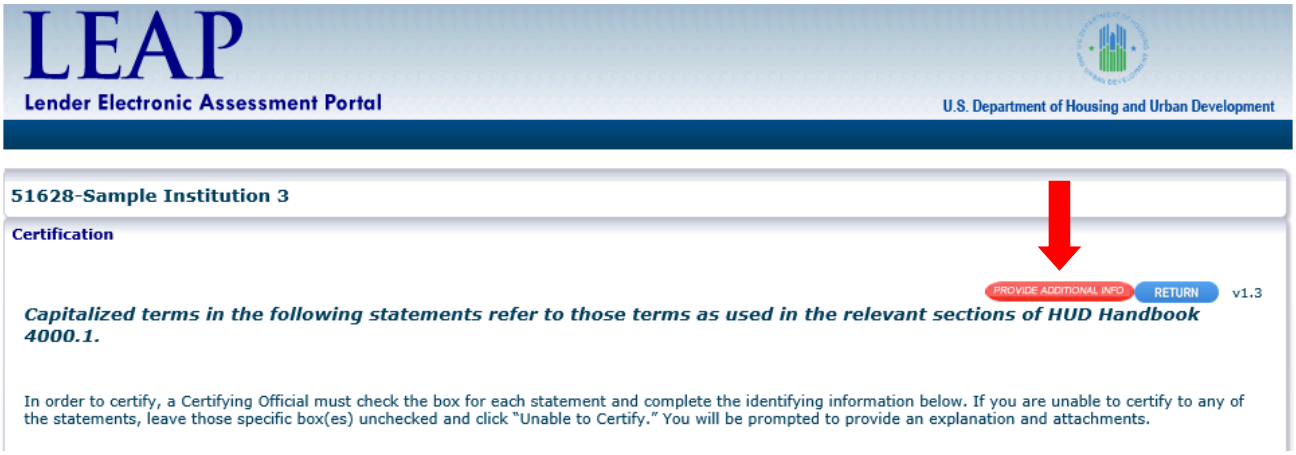
Associate the attachment(s) to the relevant certification statement number(s) by checking the appropriate box in the Associated To column. Click "Submit."

TIP *In order to see all of the attachment details in the "Certification – Unable to Certify Explanations" pop-up, expand the window by clicking the bottom right corner and dragging to the desired height and width.*

If the staff require clarification on any of the certification statements, the staff may request additional information from the lender. The lender will receive an email explaining the required information. The lender can then log back in to LEAP to provide the information. When logging in, the lender will see the below statement within the Pending & Upcoming Activities panel located on the home screen:

Pending & Upcoming Activities – Provide Additional Certification Info

The Lender can then return to the Recertification package and view the Certification form. On both the top and bottom of the Certification form, there is a button that can be selected to allow the lender to provide additional information. After selecting this button, a pop-up will appear allowing the lender to enter comments and attach additional files. The certification form is then resubmitted to OLAPC for review.



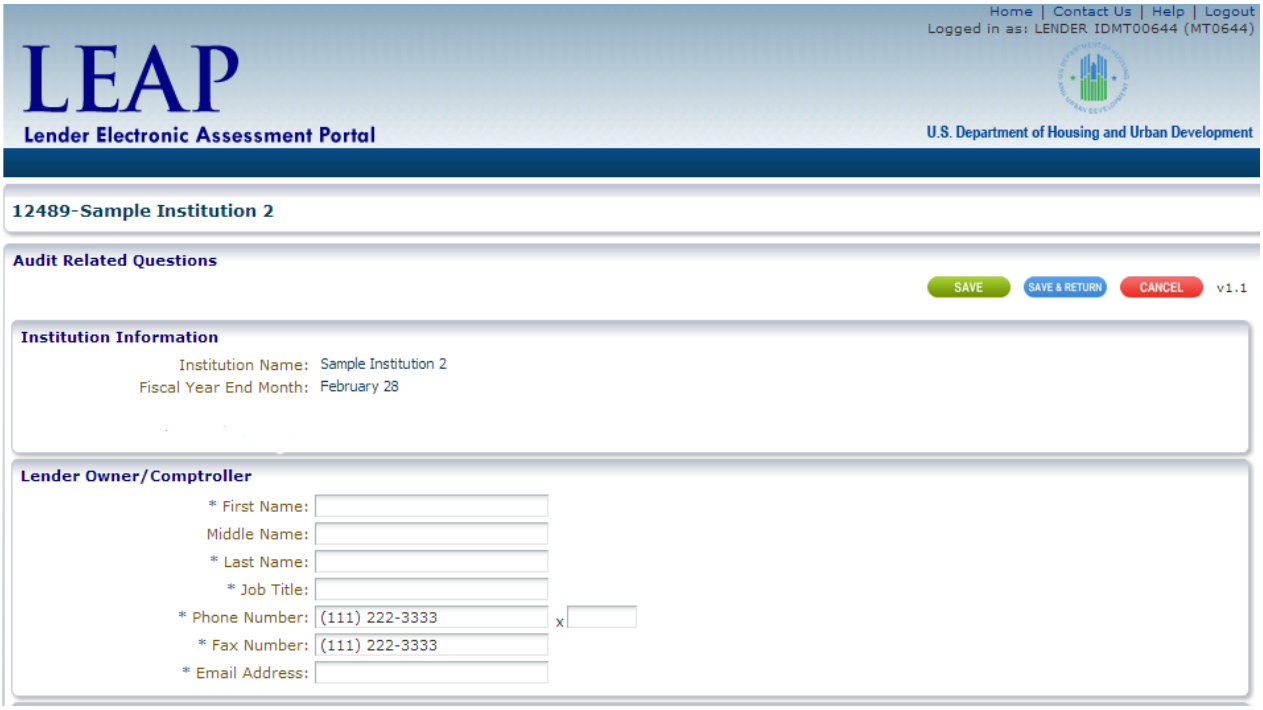
Certification – Provide Additional Info

7.2.3 Audit Related Questions

This section only applies to lenders that must submit audited financial statements. See section 7.1 – Lender Segments for more information.

Once the Lender Data Verification and Certification Processes are complete, the user can start the Audit Related Questions. Click the "Start" button to the right of Audit Related Questions on the Recertification Status screen to begin this step.

Enter each required field (*) in the Lender Owner/Comptroller panel. The Lender Owner/Comptroller is a point of contact at the Institution that can address audit-specific questions that FHA may have during its review of the Recertification package.

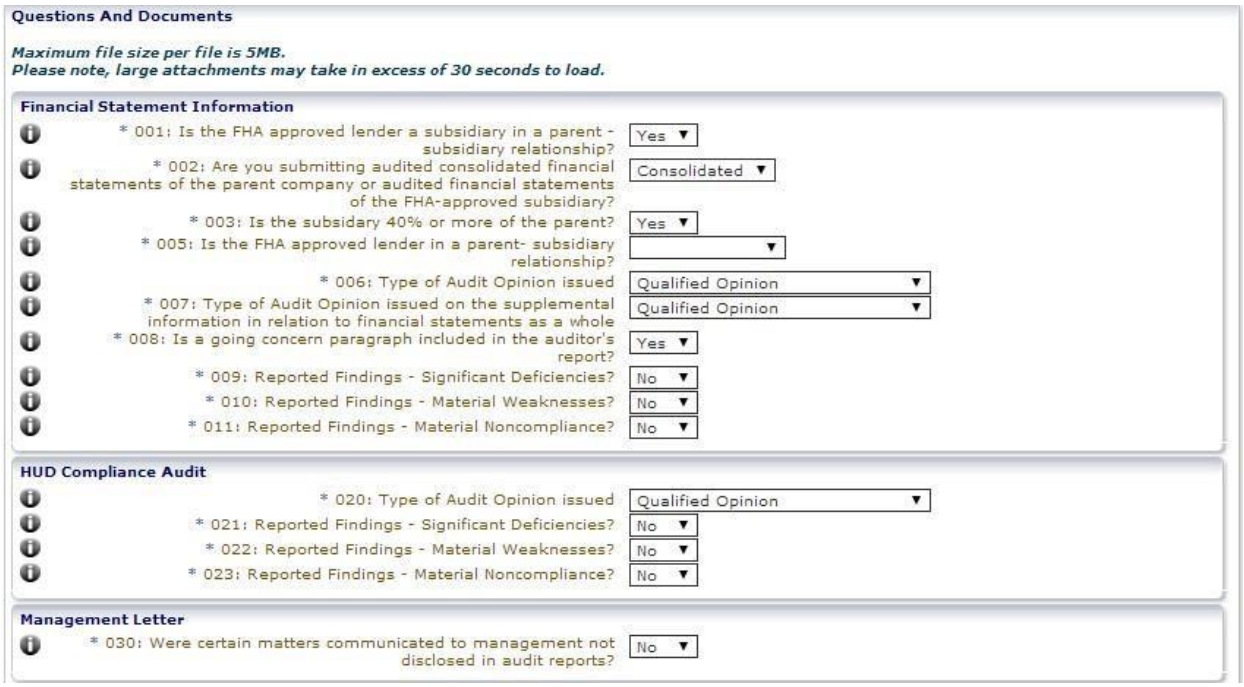


Audit Related Questions screen

TIP *The Lender Owner/Comptroller information does NOT need to match the contact information for the user completing this data entry step.*

TIP *Select the Save or Save & Return button at the top right of the screen at any time. Save will save the data entered and keep the user on the same screen. Save and Return will save the data entered and return the user to the Recertification Status page.*

Answer all questions in the Questions and Documents panel.



Questions And Documents

Maximum file size per file is 5MB.
Please note, large attachments may take in excess of 30 seconds to load.

Financial Statement Information

* 001: Is the FHA approved lender a subsidiary in a parent - subsidiary relationship?	Yes
* 002: Are you submitting audited consolidated financial statements of the parent company or audited financial statements of the FHA-approved subsidiary?	Consolidated
* 003: Is the subsidary 40% or more of the parent?	Yes
* 005: Is the FHA approved lender in a parent- subsidiary relationship?	
* 006: Type of Audit Opinion issued	Qualified Opinion
* 007: Type of Audit Opinion issued on the supplemental information in relation to financial statements as a whole	Qualified Opinion
* 008: Is a going concern paragraph included in the auditor's report?	Yes
* 009: Reported Findings - Significant Deficiencies?	No
* 010: Reported Findings - Material Weaknesses?	No
* 011: Reported Findings - Material Noncompliance?	No

HUD Compliance Audit

* 020: Type of Audit Opinion issued	Qualified Opinion
* 021: Reported Findings - Significant Deficiencies?	No
* 022: Reported Findings - Material Weaknesses?	No
* 023: Reported Findings - Material Noncompliance?	No

Management Letter

* 030: Were certain matters communicated to management not disclosed in audit reports?	No

Audit Related Questions – Questions and Documents

TIP *Select the icon to the left of any Audit Related Question for a detailed description.*

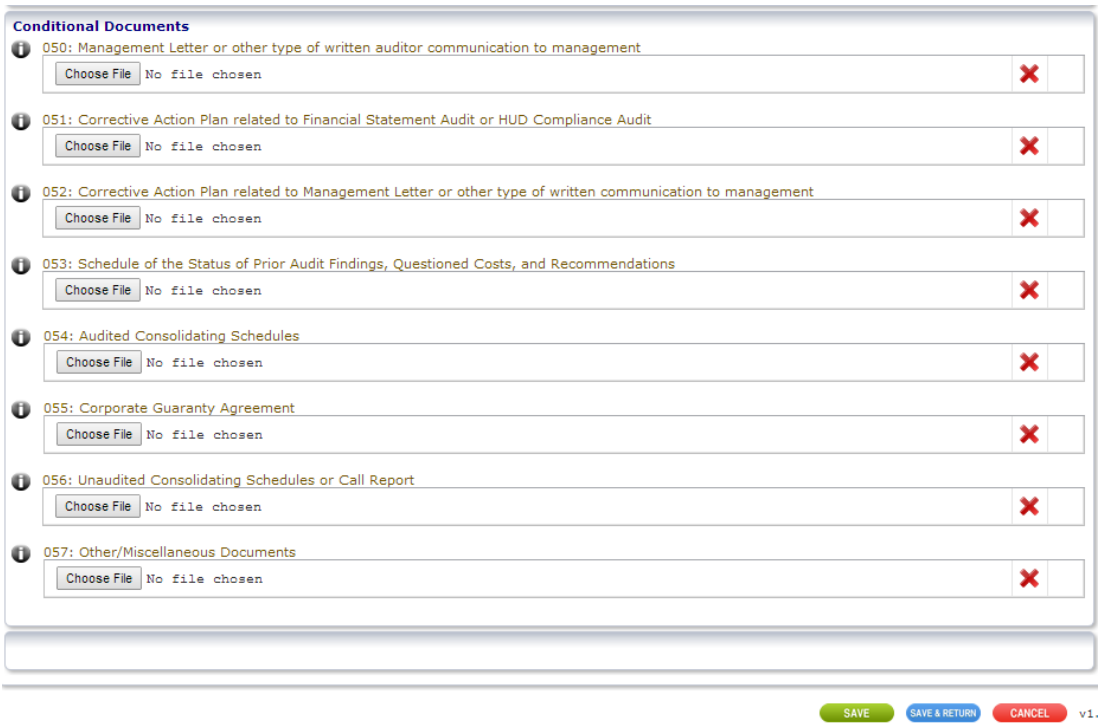
Add all required documents in the Required Documents panel.

Audit Related Questions – Required Documents

TIP *Add more than one attachment for each requirement by clicking* ✚.

Conditional Documents may be required based on the responses in the Financial Statement Information, HUD Compliance Audit, and Management Letter sections.

Any conditional document that is required, based on responses entered, will be highlighted in yellow to add. Add all applicable documents, and click "Save."



Audit Related Questions – Conditional Documents

7.2.4 Financial Data Entry

Financial Data Entry is tailored to each lender segment. LEAP collects specific financial data points HUD uses to evaluate the Institution's financial status.

TIP *Lenders in the Supervised Small segment must also attach their unaudited regulatory report (call report) on the Financial Data Entry screen. All other segments that submit financial information will attach required documents on the Audit Related Questions screen.*

Click the "Start" button to the right of Financial Data Entry on the Recertification Status screen to begin this step. Complete all fields and click "Save." After saving, any fields not completed will be highlighted in yellow.

Financial Data Entry screen

TIP *Select the icon to the left of any Line Item for a detailed description.*

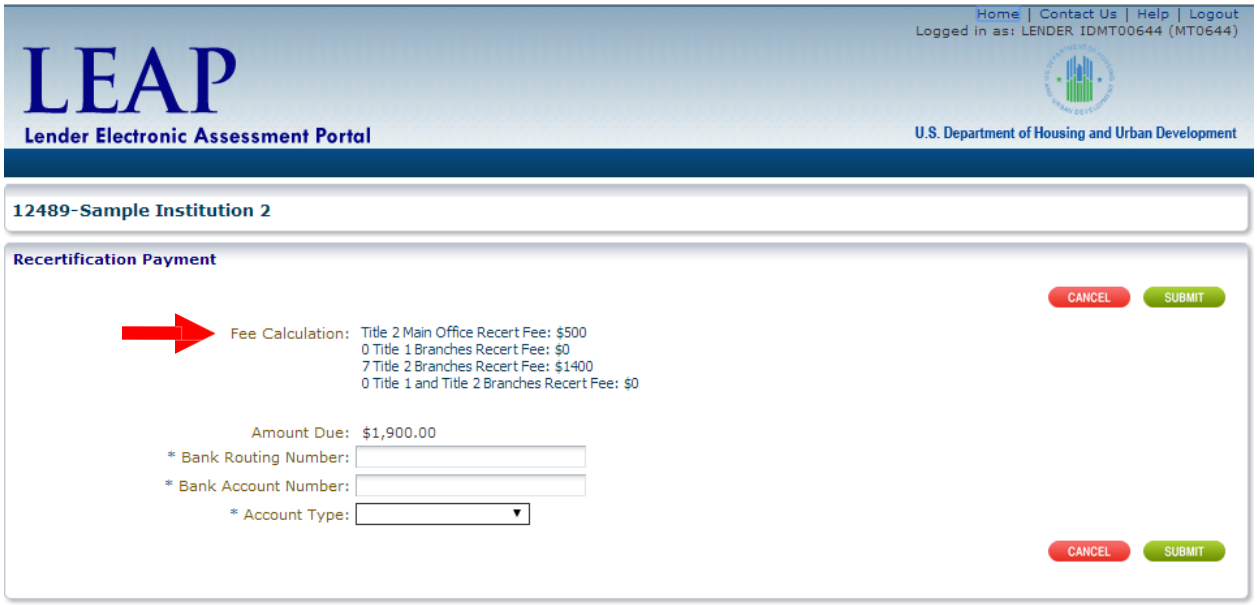
Certain fields are automatically calculated based on the data entered. These fields are highlighted in grey and are read-only.

7.2.5 Payment

LEAP uses a direct web service with the Treasury Department's Pay.Gov service.

To submit payment of the Institution's Recertification fee, click the "Start" button to the right of Payment on the Recertification Status screen.

LEAP automatically calculates the fee amount based on the Institution's Insurance Type and number of active branches and displays this calculation on-screen.



Recertification Payment screen

Enter data in each required field (*) and click the “Submit” button. A Payment Confirmation screen with a Pay.gov receipt number will be displayed.

Payment Confirmation screen

Pay.gov requires a 48-hour processing time to clear payment.

Rejected Payments can be resubmitted in the Payment History screen (see section 8.2 – Resubmitting Rejected Payments).

Click the “Return” button to return to the Recertification Status page.

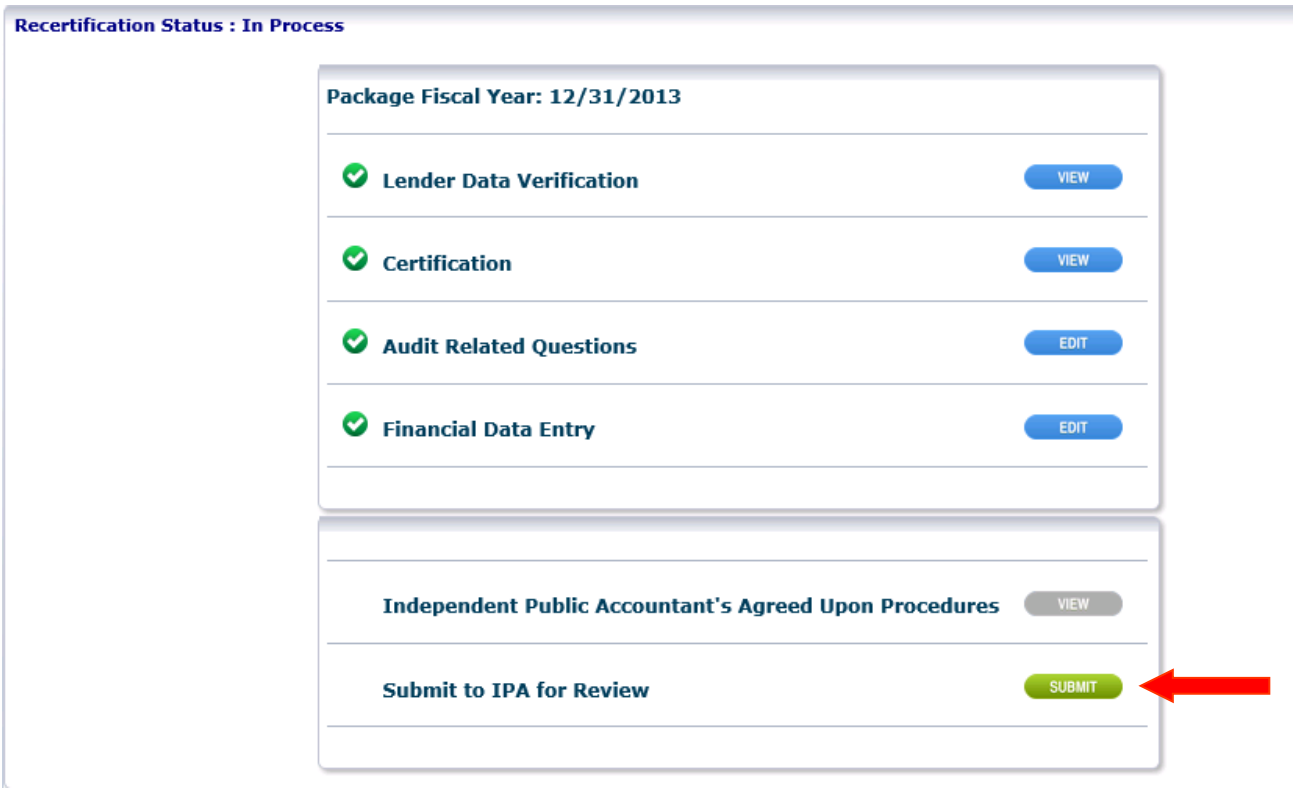
7.2.6 Submit to Independent Public Accountant for Review

This section only applies to lenders that must submit audited financial statements. See section 7.1 – Lender Segments for more information.

Once the applicable steps for the Lender Data Verification, Certification, Audit Related Questions, and Financial Data Entry are complete, the "Submit" button in the "Submit to IPA for Review" line becomes active on the Recertification Status screen.

Lenders are responsible for informing the IPA after they submit the financials to IPA Review.

Click "Submit" to submit the Recertification package to the IPA for review.



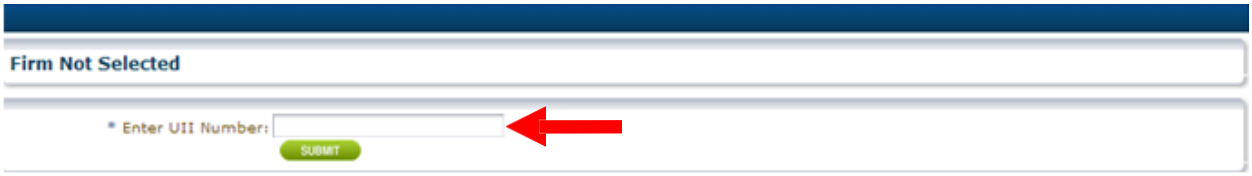
Recertification Status screen – Submit to IPA functionality enabled

The Institution is not required to complete the Payment section before submitting to the IPA. The Payment section is required to be completed before submitting the Recertification package to HUD.

7.2.6.1 IPA Home Screen

The IPA Attester will access LEAP via FHA Connection (See section 2 – How to Access LEAP). After the IPA logs in, a Unique IPA Identifier (UII) number must be entered.

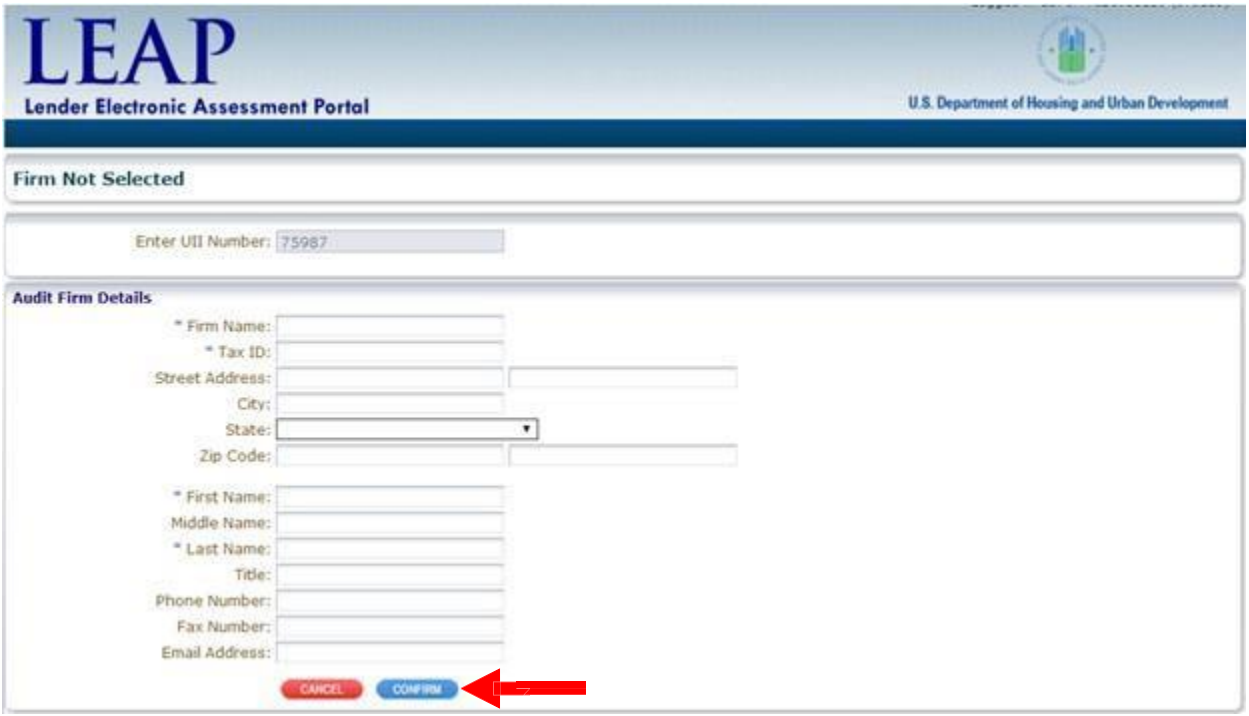
Enter the UII number and click "Submit."



IPA UII Number

The screen will display the Audit Firm Details for the IPA Attester to complete and confirm. If the fields are prepopulated, then they only require confirmation. If any of the fields are not prepopulated, then they must be entered. Fields with a (*) are required in order to confirm and move to the next screen.

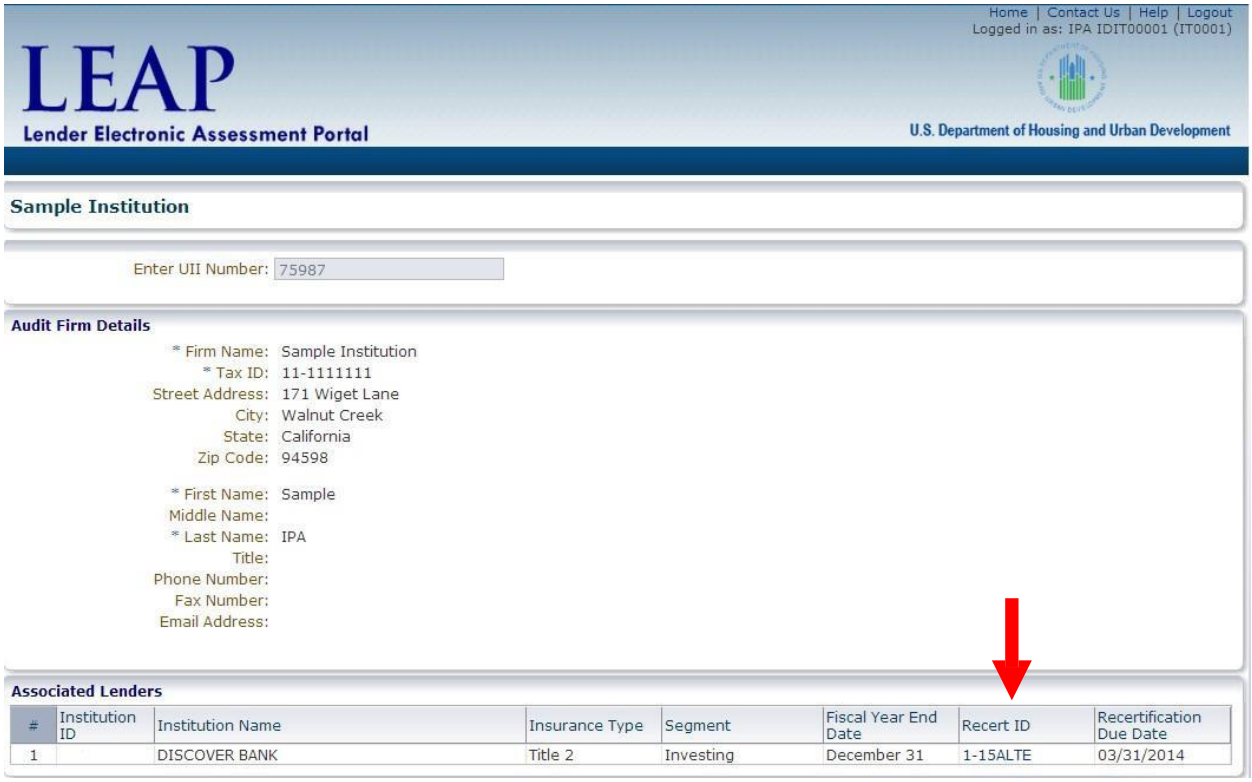
Click "Confirm."



IPA – Audit Firm Details

This opens the Associated Lenders panel at the bottom of the screen.

Recertification packages that are available to be reviewed will have an active link populated in the Recert ID column. Click the “Recert ID link” in the Recert ID field to view the Recertification package.



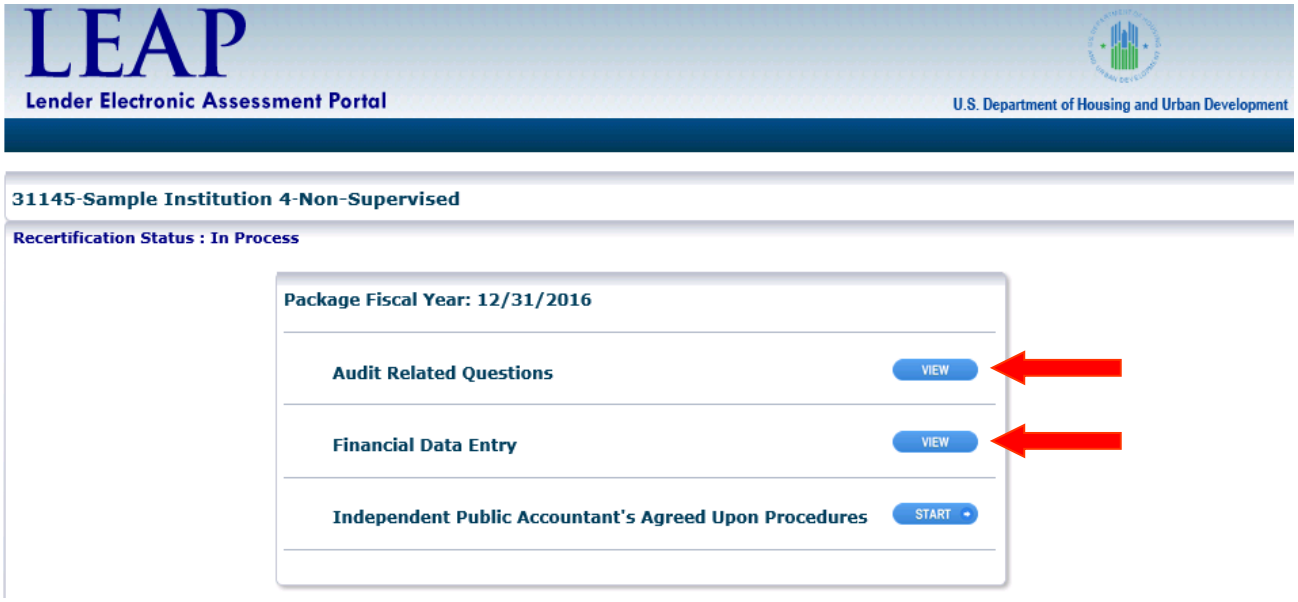
IPA Firm Details

Only Institutions that have been associated to the IPA firm in FHA Connection will appear in the IPA’s Associated Lenders panel.

Institutions that are still working on the Recertification Package will also be displayed in the Associated Lenders panel; however, they will not have an active link in the Recert ID column.

7.2.6.2 Agreed-Upon Procedures

After the IPA has selected a specific Institution's Recertification to review, the Recertification Status screen opens. The IPA has access to view the Audit Related Questions and Financial Data Entry information in read-only format by selecting "View" to the right of either line item.



Recertification Status – IPA screen

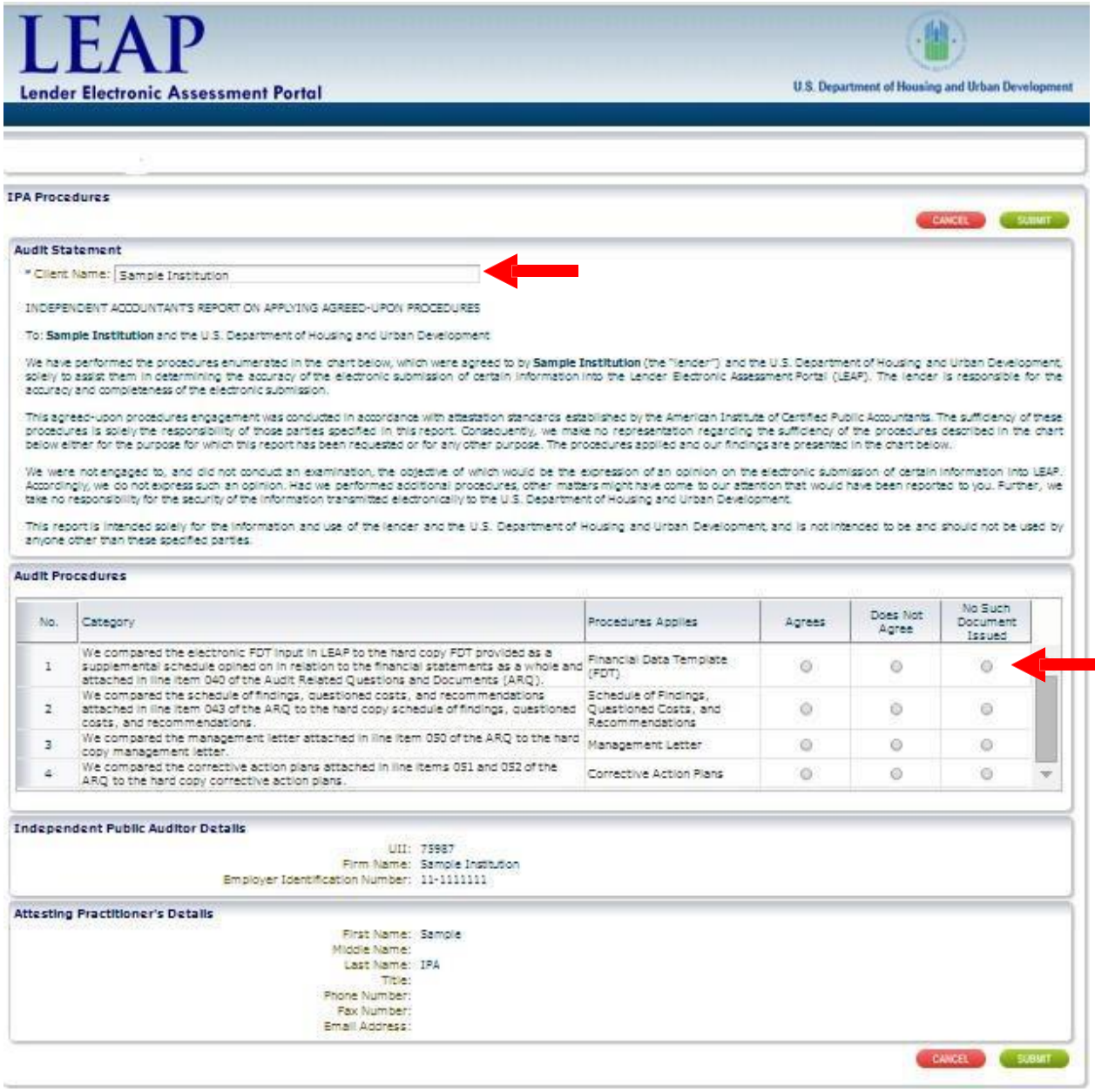
Click the "Start" button next to the Independent Public Accountant's Agreed Upon Procedures (AUP) to access the AUP.

The IPA Procedures screen displays the Audit Statement, Audit Procedures, Independent Public Auditor Details, and the Attesting Practitioner Details. In the Audit Statement section, type the Institution name in the Client Name field. LEAP will auto populate the Institution's name in the Audit Statement text below the field.

The Independent Public Auditor Details and Attesting Practitioner's Details sections will display the information entered by the IPA on the previous screens.

The Audit Procedures section provides the IPA Attester the option to select one of the following radio buttons for each Audit Procedure:

- Agrees
- Does Not Agree
- No Such Document Issued.



LEAP

Lender Electronic Assessment Portal

U.S. Department of Housing and Urban Development

IPA Procedures

CANCEL SUBMIT

Audit Statement

* Client Name: Sample Institution

INDEPENDENT ACCOUNTANTS REPORT ON APPLYING AGREED-UPON PROCEDURES

To: **Sample Institution** and the U.S. Department of Housing and Urban Development

We have performed the procedures enumerated in the chart below, which were agreed to by **Sample Institution** (the "lender") and the U.S. Department of Housing and Urban Development, solely to assist them in determining the accuracy of the electronic submission of certain information into the Lender Electronic Assessment Portal (LEAP). The lender is responsible for the accuracy and completeness of the electronic submission.

This agreed-upon procedures engagement was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. The sufficiency of these procedures is solely the responsibility of those parties specified in this report. Consequently, we make no representation regarding the sufficiency of the procedures described in the chart below either for the purpose for which this report has been requested or for any other purpose. The procedures applied and our findings are presented in the chart below.

We were not engaged to, and did not conduct an examination, the objective of which would be the expression of an opinion on the electronic submission of certain information into LEAP. Accordingly, we do not express such an opinion. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you. Further, we take no responsibility for the security of the information transmitted electronically to the U.S. Department of Housing and Urban Development.

This report is intended solely for the information and use of the lender and the U.S. Department of Housing and Urban Development, and is not intended to be and should not be used by anyone other than these specified parties.

Audit Procedures

No.	Category	Procedures Applies	Agrees	Does Not Agree	No Such Document Issued
1	We compared the electronic FDT input in LEAP to the hard copy FDT provided as a supplemental schedule opined on in relation to the financial statements as a whole and attached in line item 040 of the Audit Related Questions and Documents (ARQ).	Financial Data Template (FDT)			
2	We compared the schedule of findings, questioned costs, and recommendations attached in line item 043 of the ARQ to the hard copy schedule of findings, questioned costs, and recommendations.	Schedule of Findings, Questioned Costs, and Recommendations			
3	We compared the management letter attached in line item 050 of the ARQ to the hard copy management letter.	Management Letter			
4	We compared the corrective action plans attached in line items 051 and 052 of the ARQ to the hard copy corrective action plans.	Corrective Action Plans			

Independent Public Auditor Details

UII: 75987
Firm Name: Sample Institution
Employer Identification Number: 11-1111111

Attesting Practitioner's Details

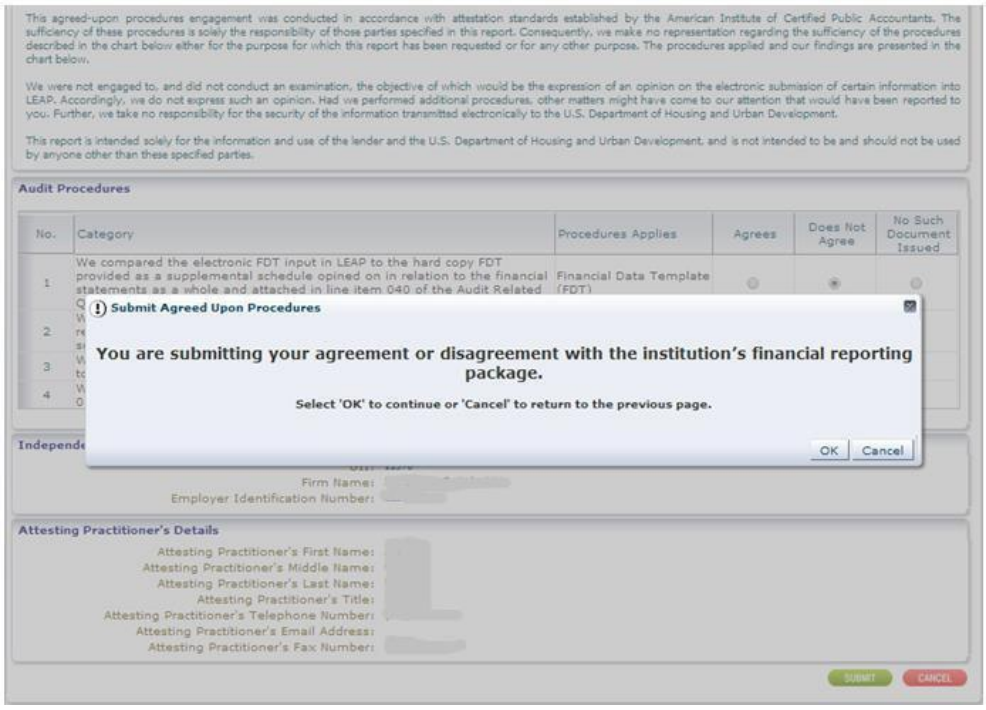
First Name: Sample
Middle Name:
Last Name: IPA
Title:
Phone Number:
Fax Number:
Email Address:

CANCEL SUBMIT

IPA Procedures screen

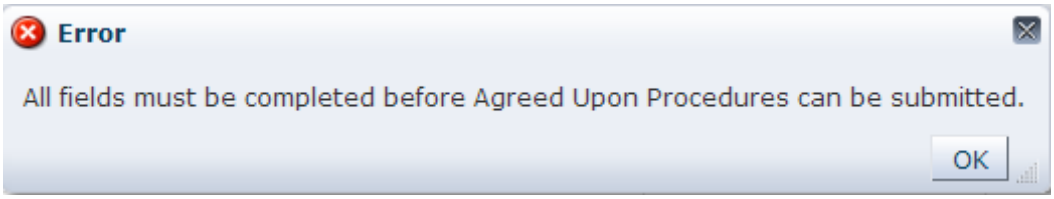
Once all procedures have been completed, click "Submit."

This opens the Submit Agreed Upon Procedures notice. Click “OK.”



IPA – Submit Agreed Upon Procedures pop-up

If the IPA Attester does not complete all information on the Audit Procedures and clicks "Submit," LEAP presents an Error Message to complete all fields.



IPA Error pop-up

An e-mail is sent to the Institution's Administrative Contact stating whether the IPA attested to all procedures. If no issues were discovered, the Institution can submit the Recertification package to HUD (see section 7.2.6.4 – IPA Attests to an Institution Financials). If issues were discovered, the Institution must correct and submit back to the IPA (see section 7.2.6.3 – IPA Does Not Attest to an Institution Financials).

7.2.6.3 IPA Does Not Attest to an Institution's Financials

If the IPA Attester selects "Does Not Agree" to any procedure, LEAP will send the Institution's Administrative Contact an e-mail notifying the Institution that the IPA did not attest to their submission. The Institution will have to revise the information provided on the Audit Related Questions and/or Financial Data Entry form based on the information specific to that finding and resubmit for IPA Review.

7.2.6.4 IPA Attests to an Institution's Financials

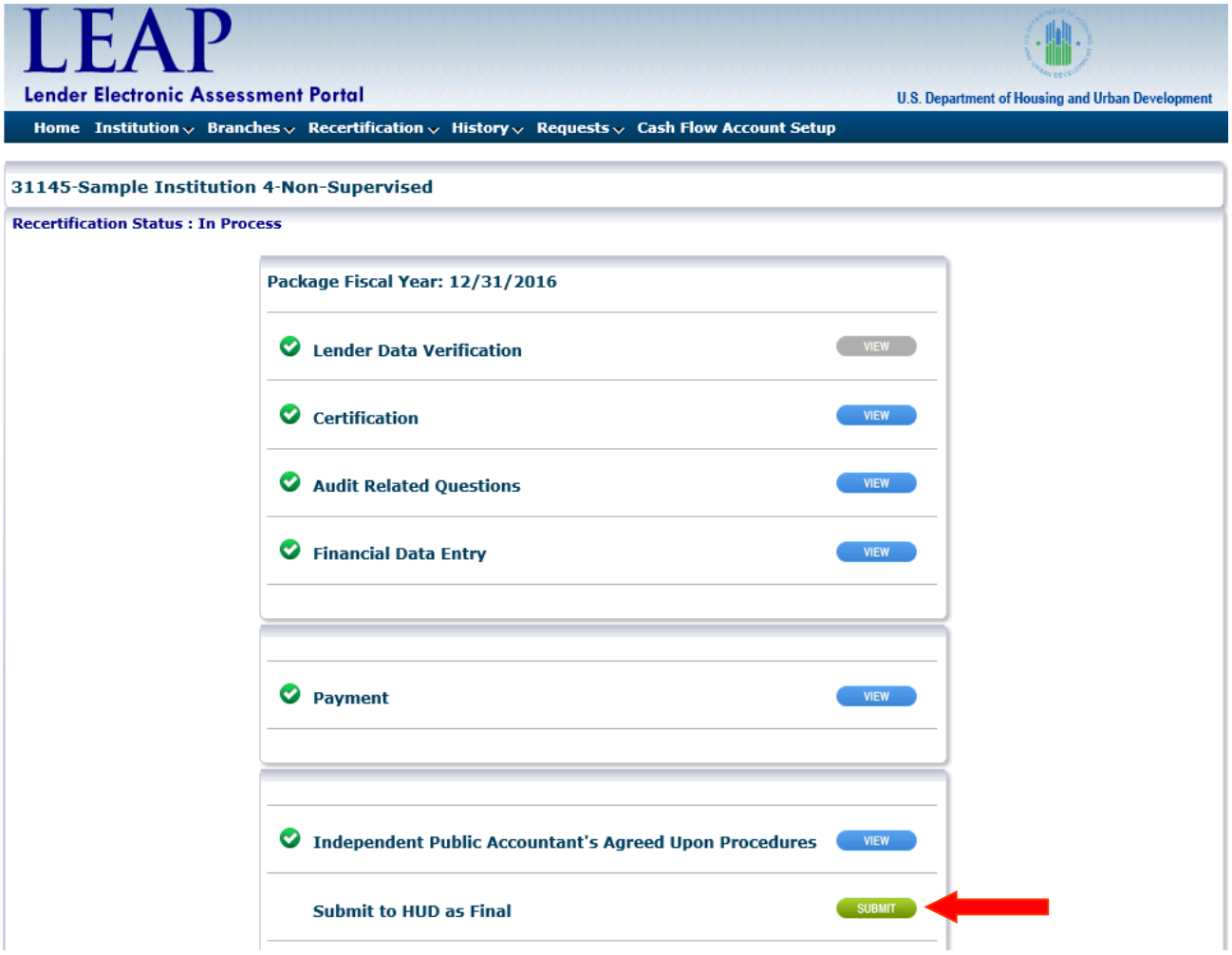
If the IPA Attester selects Agrees to all procedures, LEAP will send the Institution's Administrative Contact an e-mail notifying the Institution that the IPA attests to their submission.

The Institution Recertification Package is now available to the Institution to submit to HUD once all other sections of the package have been completed.

7.2.7 Submit to HUD as Final

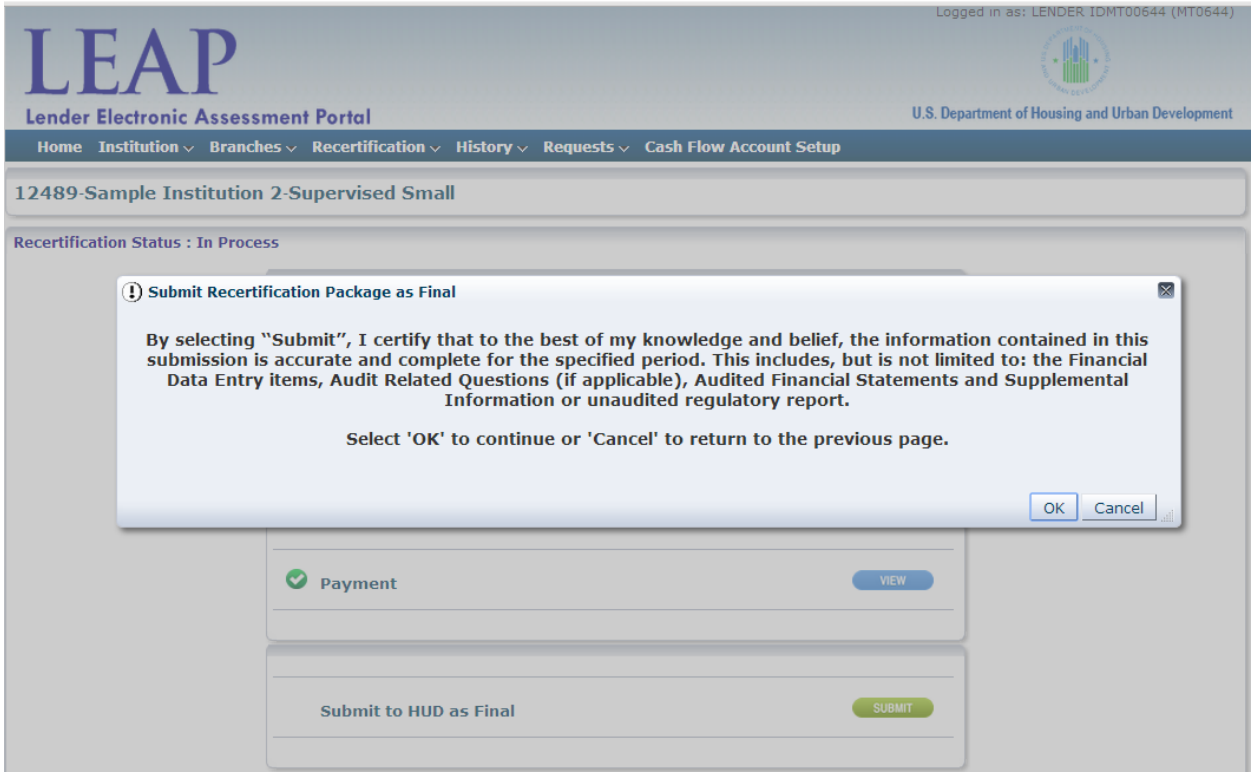
Once all Recertification steps required for an Institution's Lender Segment are complete, the "Submit" button next to Submit to HUD as Final on the Recertification Status screen is active.

Click "Submit."



Recertification Status – Submit to HUD as Final functionality enabled

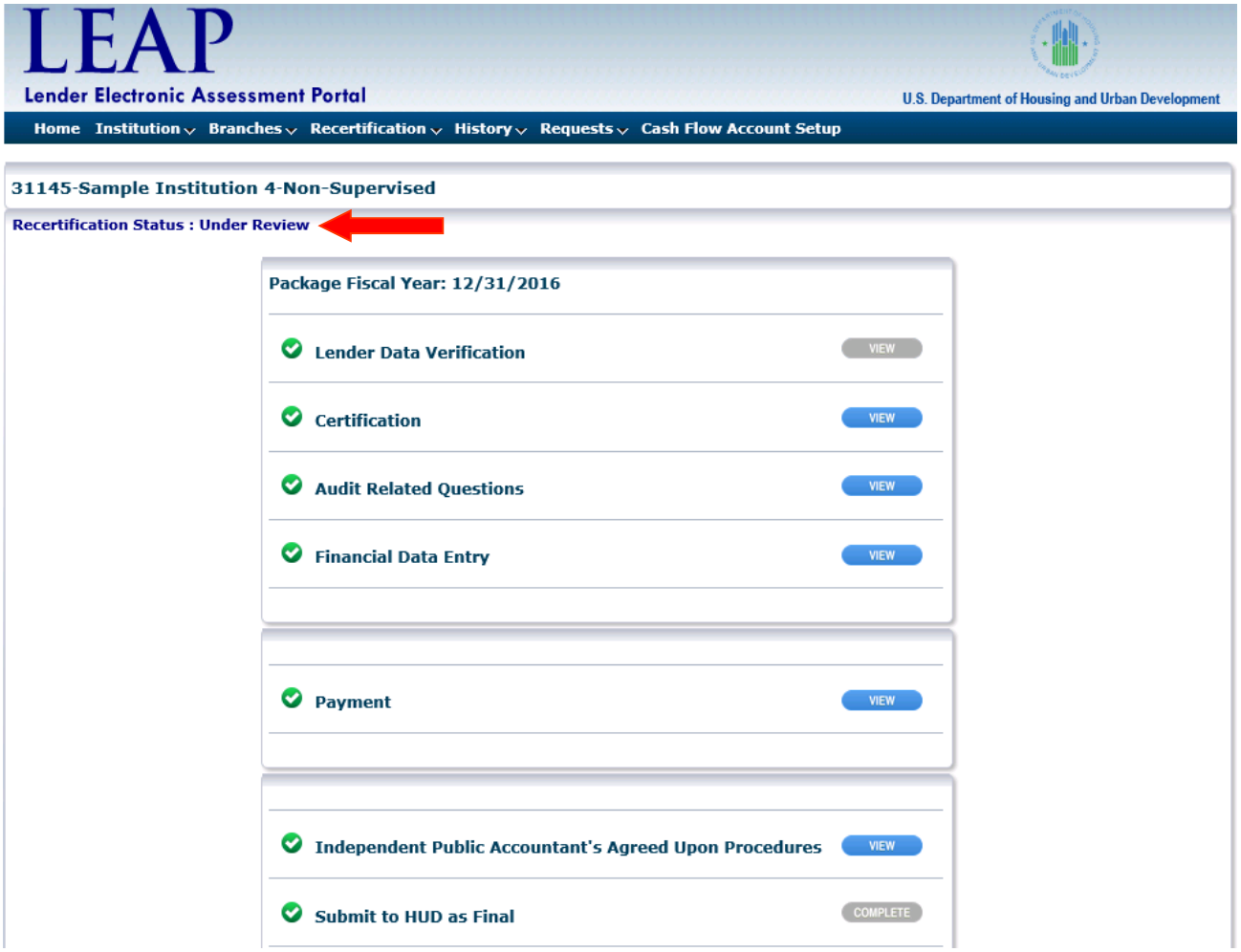
A pop-up will appear asking for confirmation that the user wishes to submit the Recertification Package to HUD as final.



Recertification Status – Confirm Submission as Final pop-up

Click "OK" to submit the Recertification Package to HUD; or click "Cancel" to navigate the user back the Recertification Package to make any required updates before submitting the final Recertification Package to HUD.

The Recertification Status screen will refresh with an updated status for all Recertification steps. The Recertification Status is updated to “Under Review”



Recertification Status screen – Status of Under Review

The Recertification package will now be reviewed by FHA. E-mails will be sent to the Institution’s Administrative Contact as the package is reviewed if additional action is required.

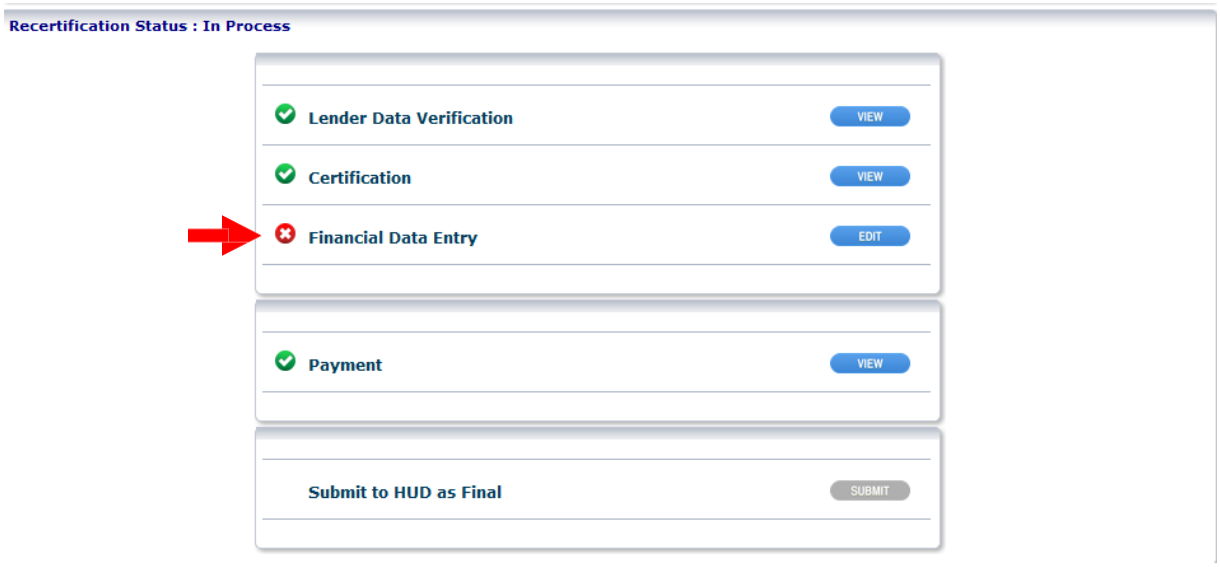
7.3 Resolving Deficiencies in Financials

If any portion of the Institution's Recertification Package is deficient, an e-mail will be sent to the Institution's Administrative Contact.

The Institution Summary screen will display a notice stating that FHA has found deficiencies on the Recertification Package.

To respond to deficiencies, navigate to "Submit Recertification" from the Recertification drop-down on the Menu Bar. On the Recertification Status screen, a red X will appear next to the section or sections requiring attention.

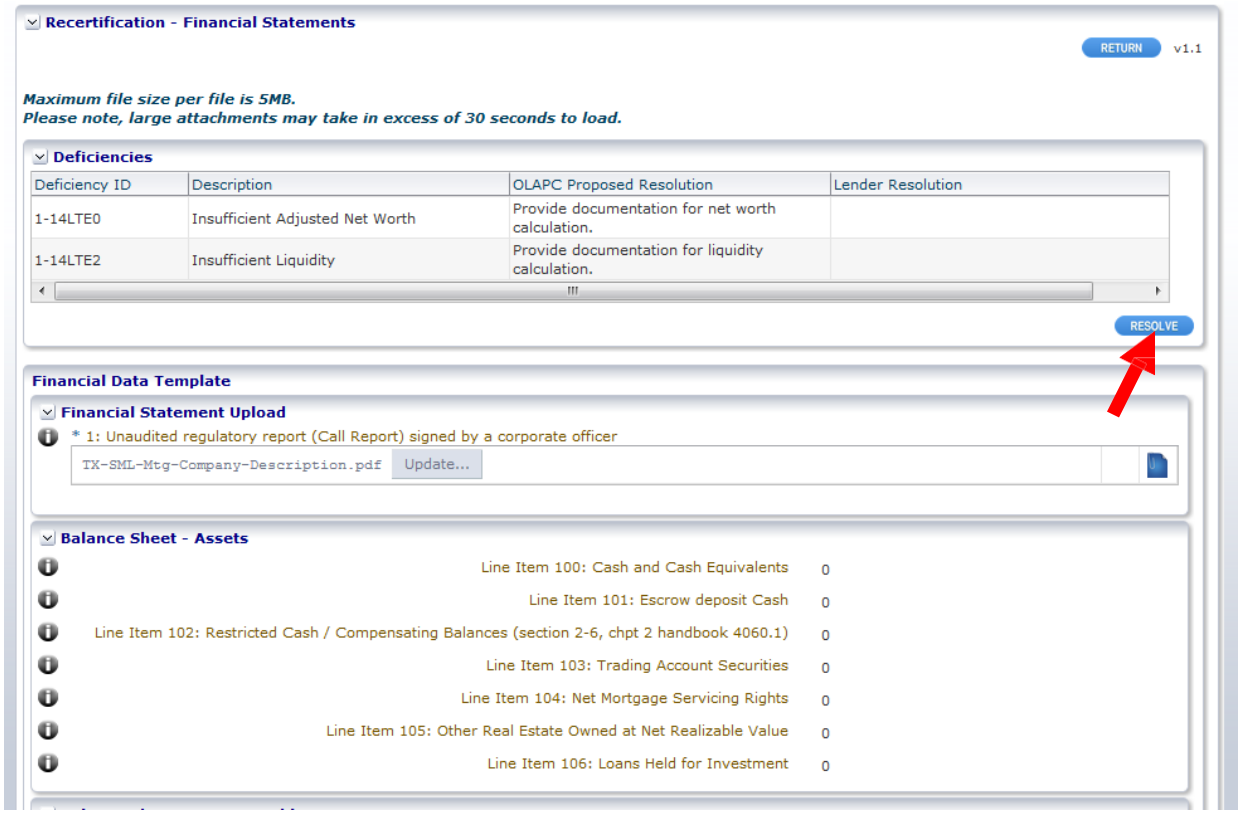
Click the "Edit" button next to the section with the red X.



Recertification Status screen – Issue with Financial Data Entry

At the top of the screen, a Deficiencies panel will be displayed with all deficiencies noted. The Deficiencies panel displays the Deficiency ID, Description of the deficiency, the OLAPC Proposed Resolution, and the Lender Resolution fields.

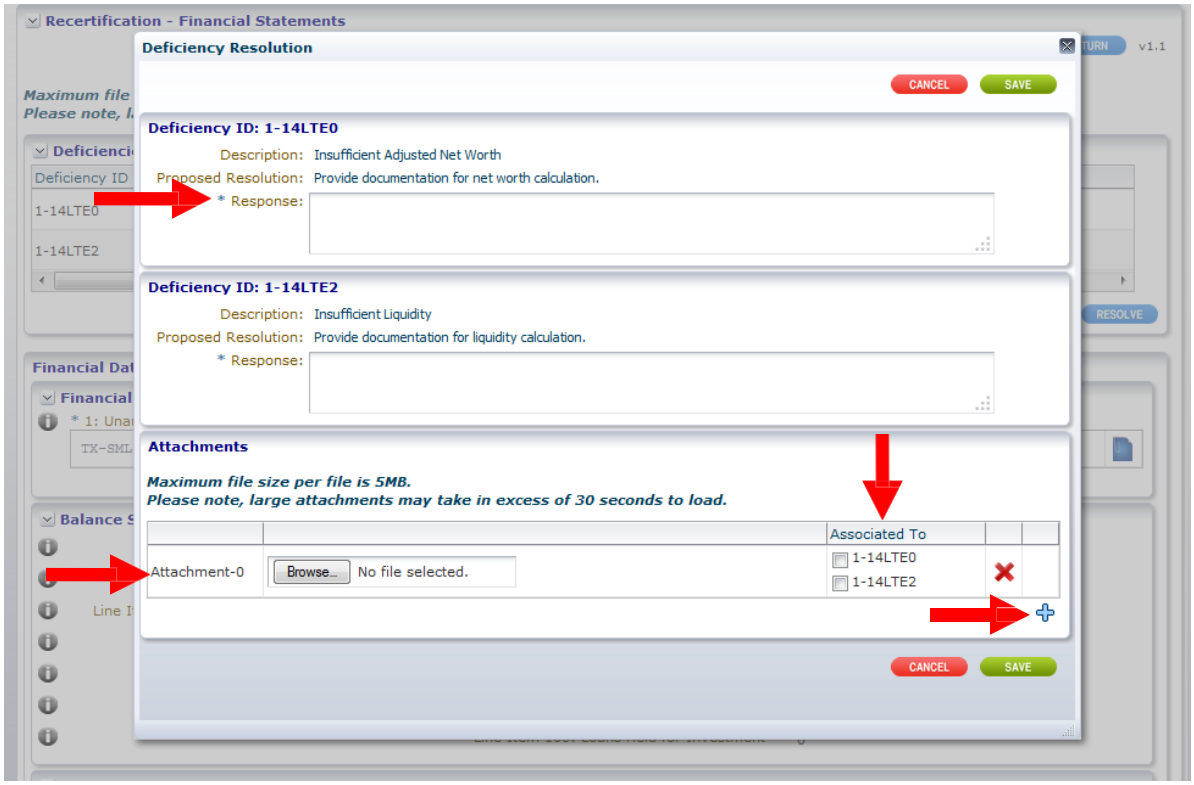
Click the “Resolve” button.



Recertification – Financial

A pop-up will display all deficiencies. A comment must be entered in the Response field for each deficiency (required). Attachments may be added.

After adding attachments, indicate the deficiency associated with each attachment by clicking the "Deficiency ID" in the "Associated To" column. The same document can be associated with any or all deficiencies.



Recertification – Financial

Attachments cannot be larger than 5MB per file.

To add more than one attachment, click .

To delete an attachment, click .

Once complete, click "Save."

After all deficiencies have been resolved, the Recertification Status screen will show all steps as complete. Click the "Submit to HUD as Final" button to resubmit the Recertification Package.

7.4 If FHA Rejects the Recertification Package

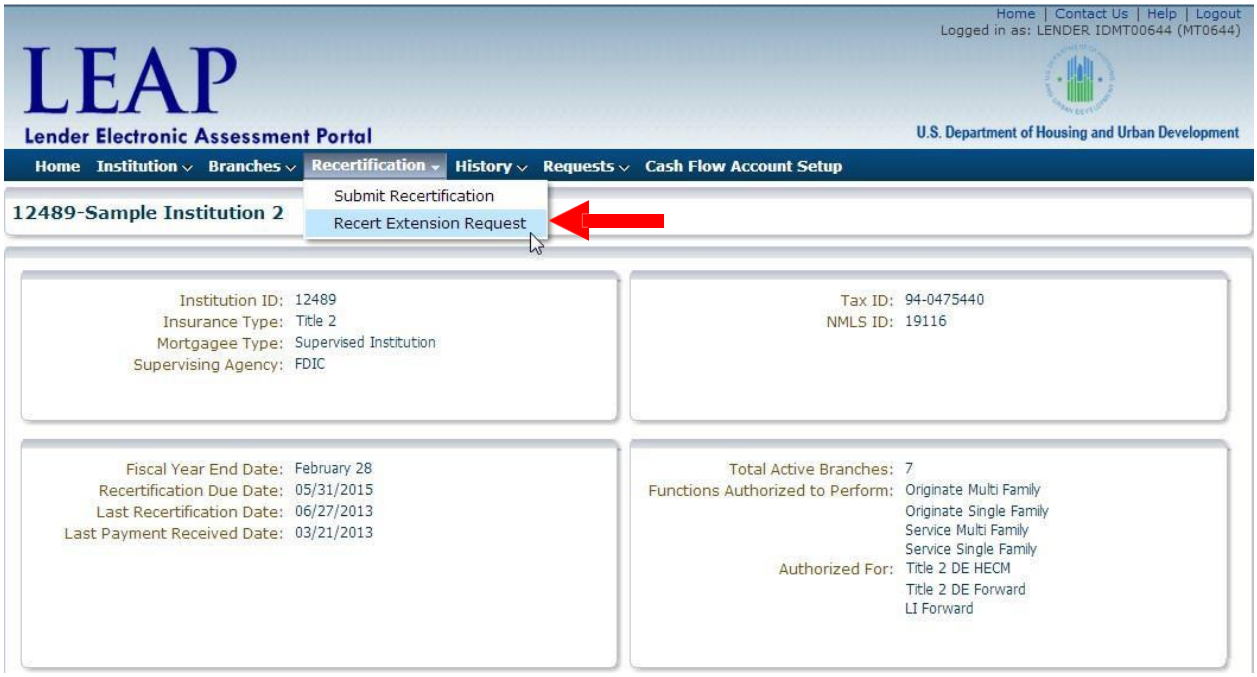
FHA may reject an Institution's entire Recertification package due to noncompliance. When this occurs, the Institution must fill out a new Financial Data Entry and Audit Related Questions based on the Lender Segment. If the Institution is in the Non-Supervised, Supervised Large, or Investing segments then they must resubmit the Recertification Package to the IPA again for review and completion of the AUP.

7.5 Recertification Extension Request

Prior to an Institution's assigned Recertification package Due Date, the user may request an extension of that Due Date.

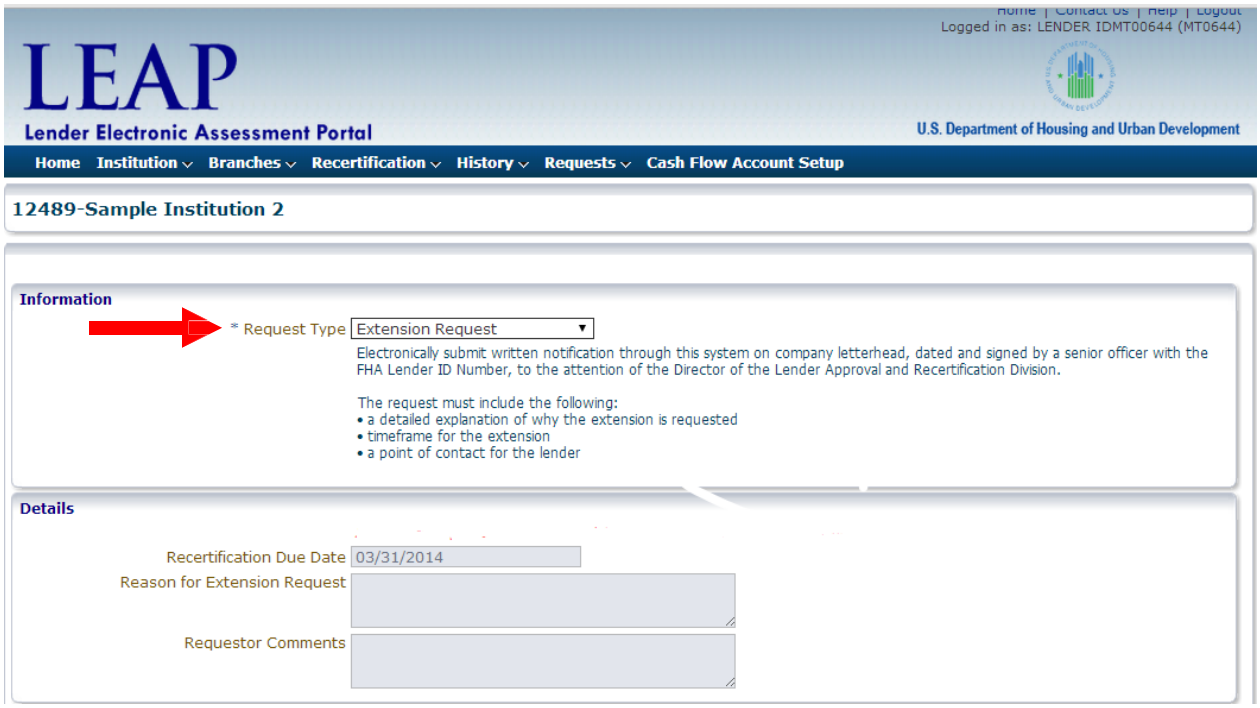
7.5.1 Submitting the Extension Request

From the Recertification drop-down on the Menu Bar, select "Recert Extension Request."



Institution Summary – Request Extension Request drop-down highlighted

This opens the Request screen, with the Request Type field automatically populated to Extension Request.



Requests – Extension request

Enter information in the required fields. Provide any additional comments specific to this request. Once complete, click the "Submit" button.

The Recertification Due Date is automatically set to thirty days after the current Due Date.

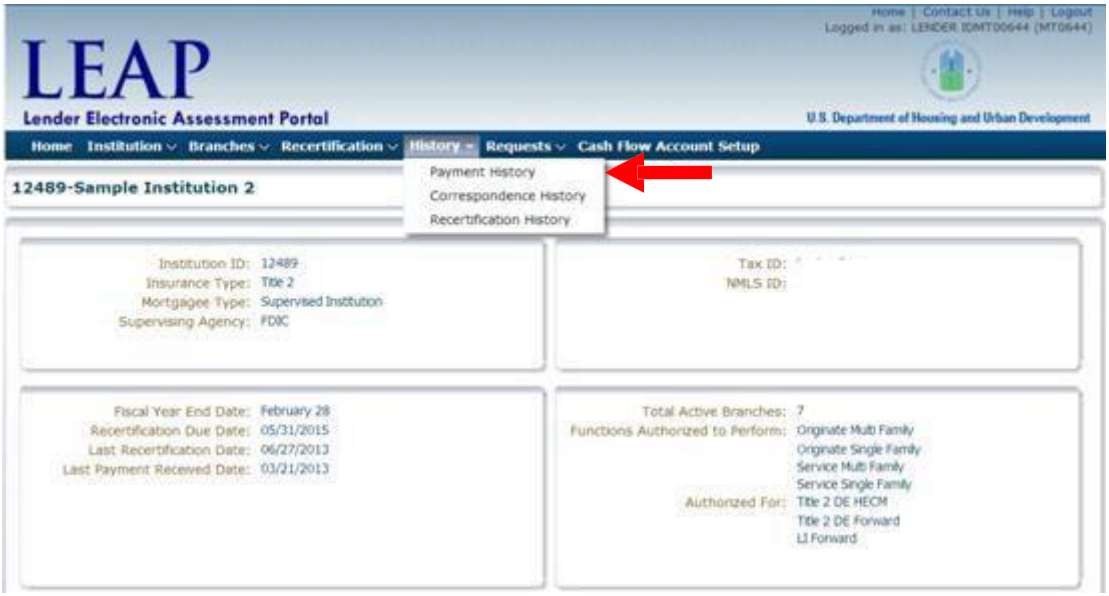
TIP *The extension request details will be visible on the Request History page as well on the Institution Summary.*

Once the request is approved or rejected by FHA, the Institution's Administrative Contact will receive an e-mail notification. This information will also be provided in the Notices section of the Institution Summary screen. If approved, the Recertification Due Date will show the new date on the Institution Summary screen.

8. History Screens

8. History Screens

Payment, Correspondence, and Recertification History can be viewed by selecting the History drop-down on the Menu Bar. All History screens are read-only views of all transactions.

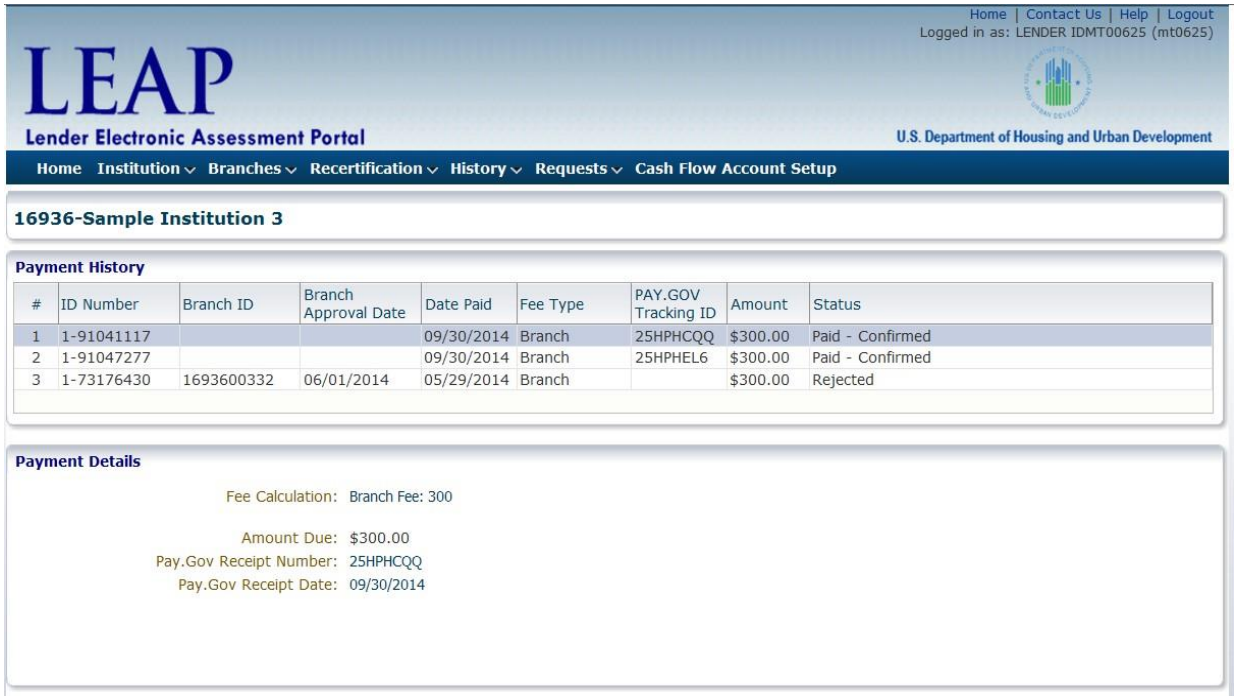


Institution Summary – History drop-down highlighted

8.1 Payment History

An Institution's payment history can be viewed by selecting "Payment History" from the History drop-down on the Menu Bar.

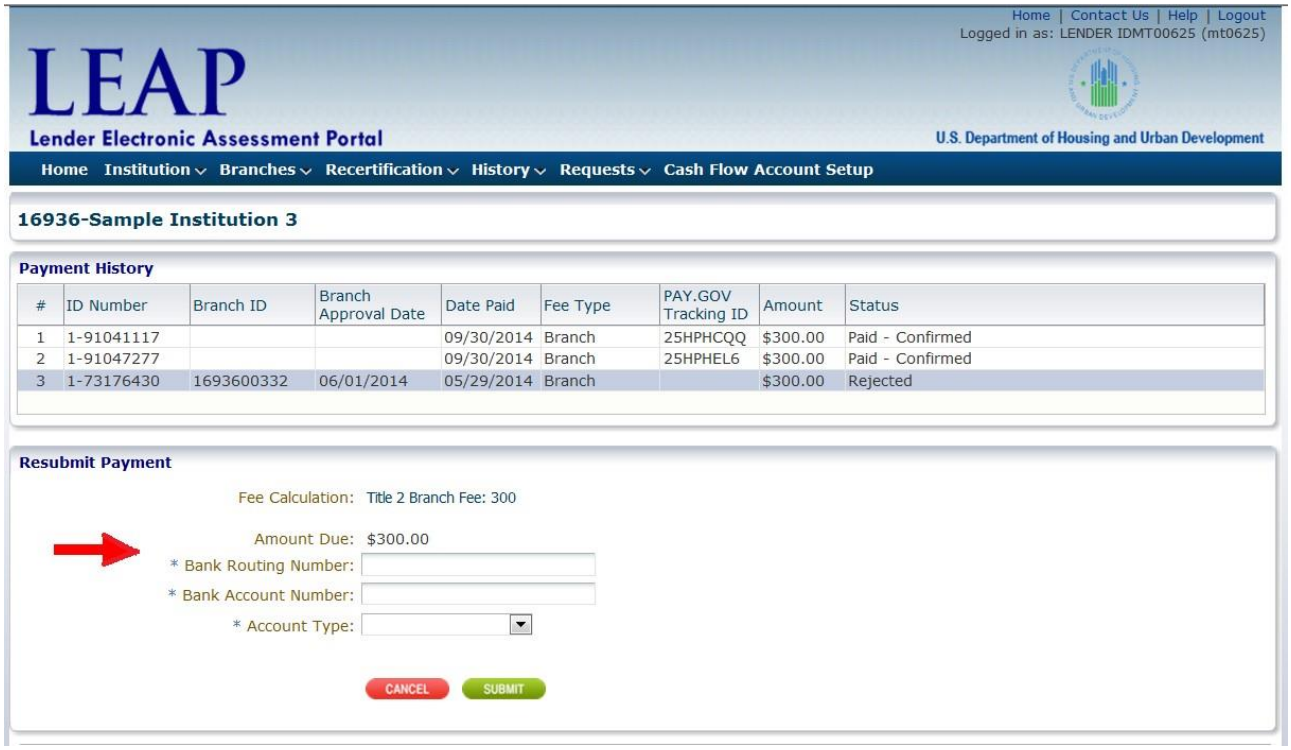
The Payment History page will show any Pay.gov payments required or made by the Institution. Lenders will be able to submit rejected recertification payments from this page.



Payment History screen

8.2 Resubmitting Rejected Payments

Rejected Payments can be resubmitted from the Payment History Screen. To resubmit a rejected payment, first select the payment to be resubmitted from the Payment History list. Enter data in each required field (*) in the Resubmit Payment form and click the "Submit" button. A Payment Confirmation screen with a Pay.gov receipt number will be displayed.



Payment History screen

Pay.gov requires a 48-hour processing time to clear payment.

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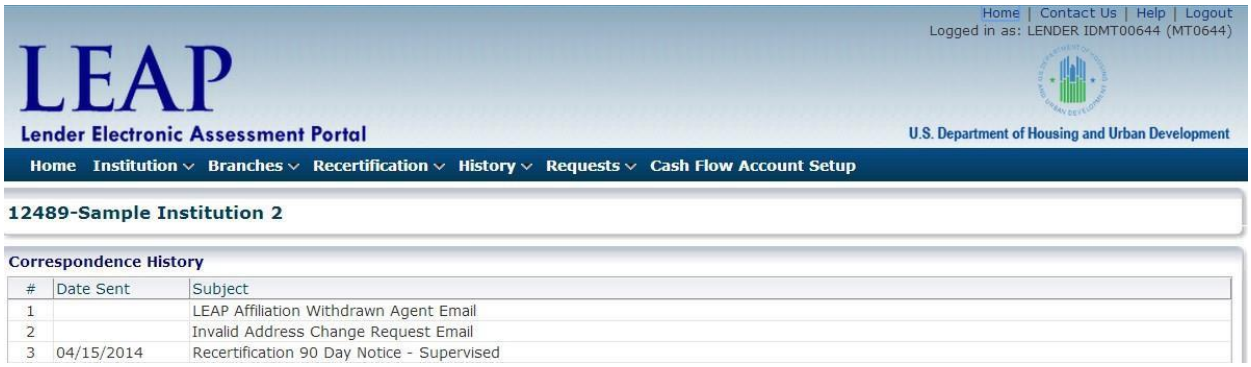
8.3 Correspondence History

An Institution's correspondence history can be viewed by selecting Correspondence History from the History drop-down on the Menu Bar.

The Correspondence History page will show any correspondence between LEAP and the Institution.

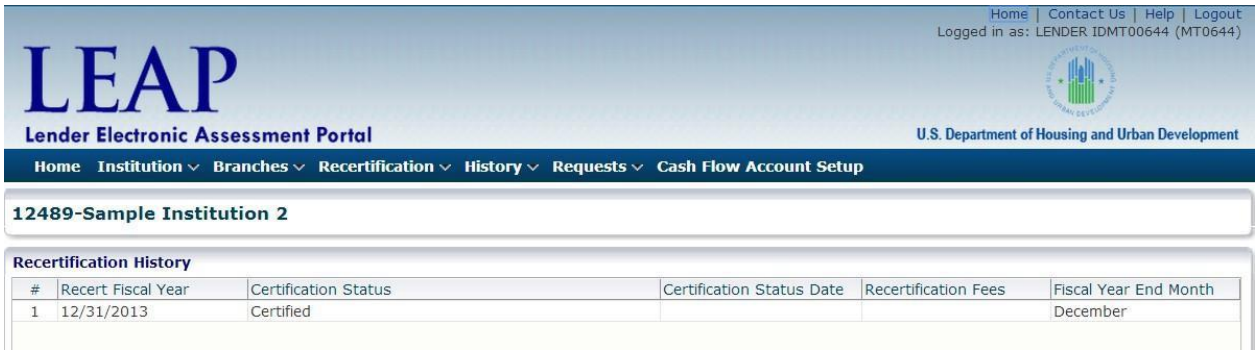


Correspondence History screen

8.4 Recertification History

An Institution's Recertification history can be viewed by selecting "Recertification History" from the History drop-down on the Menu Bar.

The Recertification History page will show relevant status and dates associated with the Institution's LEAP Recertification history. LEAP does not provide details or documents from past Recertification packages.



Recertification History screen

9. Requests

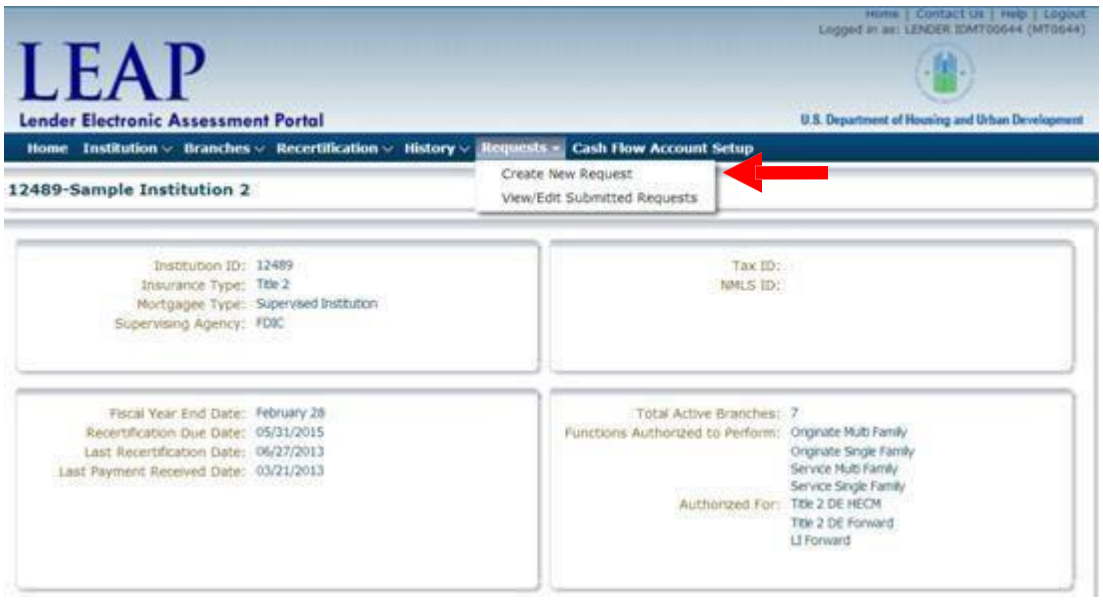
9. Requests

Requests can be submitted via the Requests drop-down on the Menu Bar. Requests should only be submitted when the Institution is unable to directly make the change in LEAP.

The following requests can be submitted in LEAP:

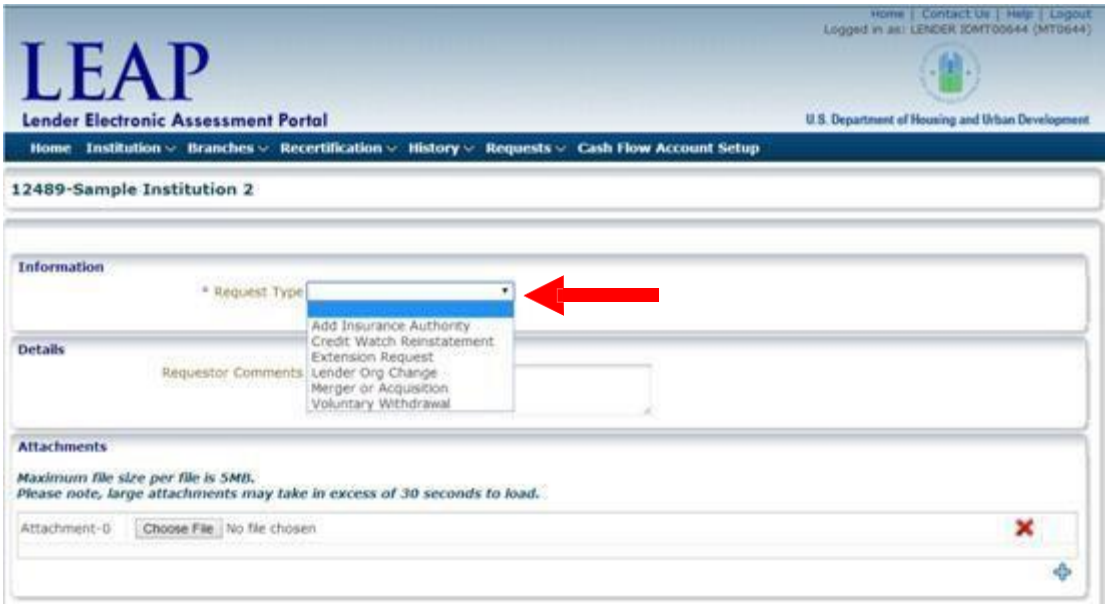
- Add Insurance Authority
- Credit Watch Reinstatement
- Extension Request (see section 7.5 – Recertification Extension Request)
- Lender Org Change:
  - Ad Hoc
  - Add Institution DBA
  - Branch Address State Change
  - Branch Address Verification
  - Change Branch Insurance Type
  - Convert Mortgagee Type
  - Fiscal Year End Change
  - Geo Address State Change
  - Inst. Address Verification
  - Name Change
  - New Corporate Officer
- Merger or Acquisition (see section 11 – Merger, Acquisition or Purchase)
  - Merger
  - Acquisition
  - Purchase
- Voluntary Withdrawal (see section 12 – Voluntary Withdrawal from the FHA Program)

To submit a request, click the Requests drop-down and select “Create New Request.”



Institution Summary – Requests drop-down highlighted

Clicking “Create New Request” opens the Requests screen. Choose the type of request to submit by selecting an option from the Request Type drop-down.



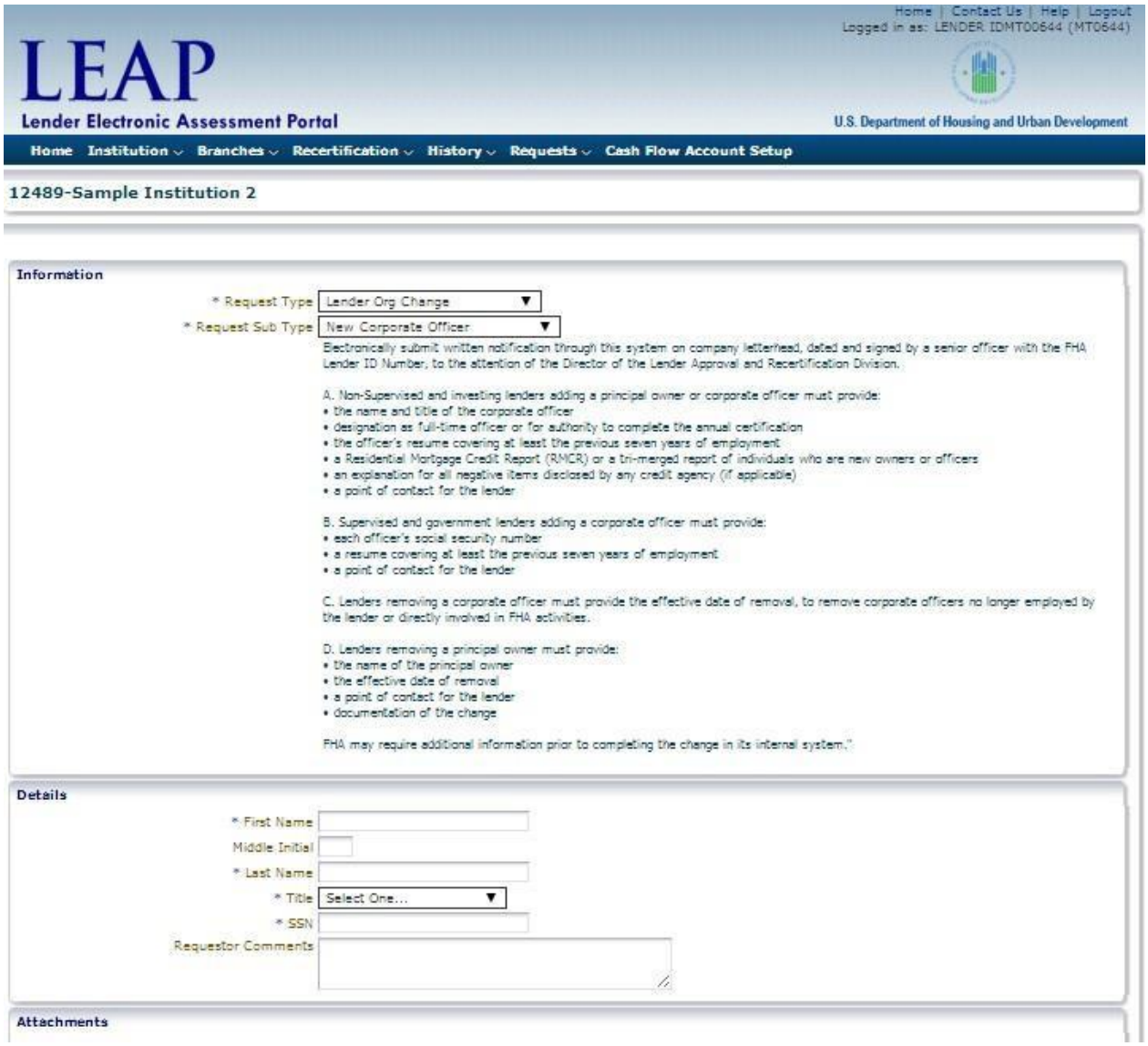
Requests screen

Based on the type of request selected, the details section will change to display instructions and requirements specific to that request type, including any required attachments. For example, an extension request and a voluntary withdrawal both require attachments for supporting documentation.

9.1 Submitting a Request to FHA

In the example below, the user is submitting a request to add a New Corporate Officer, but the general steps are used to submit any Request Type.

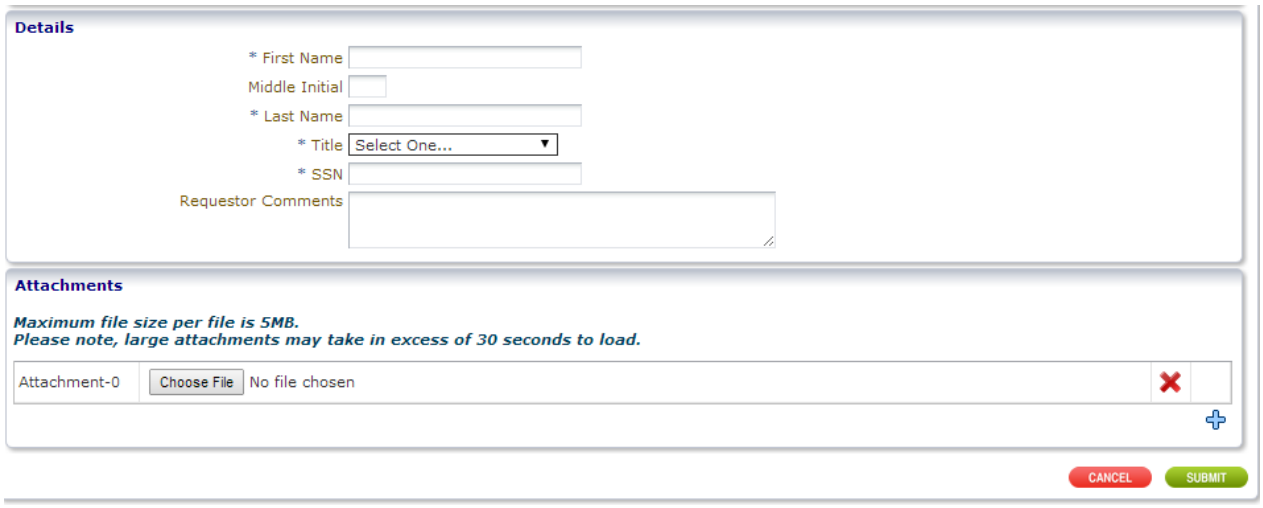
Select “Lender Org Change” and “New Corporate Officer” from the Request Type and Sub-Type fields, respectively. Once selected, the requirements for this request are displayed below the Request Sub-Type field.



Requests screen – Lender Org Change, New Corporate Officer

In the Details panel, complete all required fields which include First Name, Last Name, Title, and SSN. Enter any Requestor Comments.

To add any required attachments, select the file and attach to the request.



Requests – Add New Corporate Officer

Attachments cannot be larger than 5MB per file.

To add more than one attachment, click .

To delete an attachment, click .

Click "Submit." This opens the Request History screen, displaying a summary of the submitted request.

Request History screen

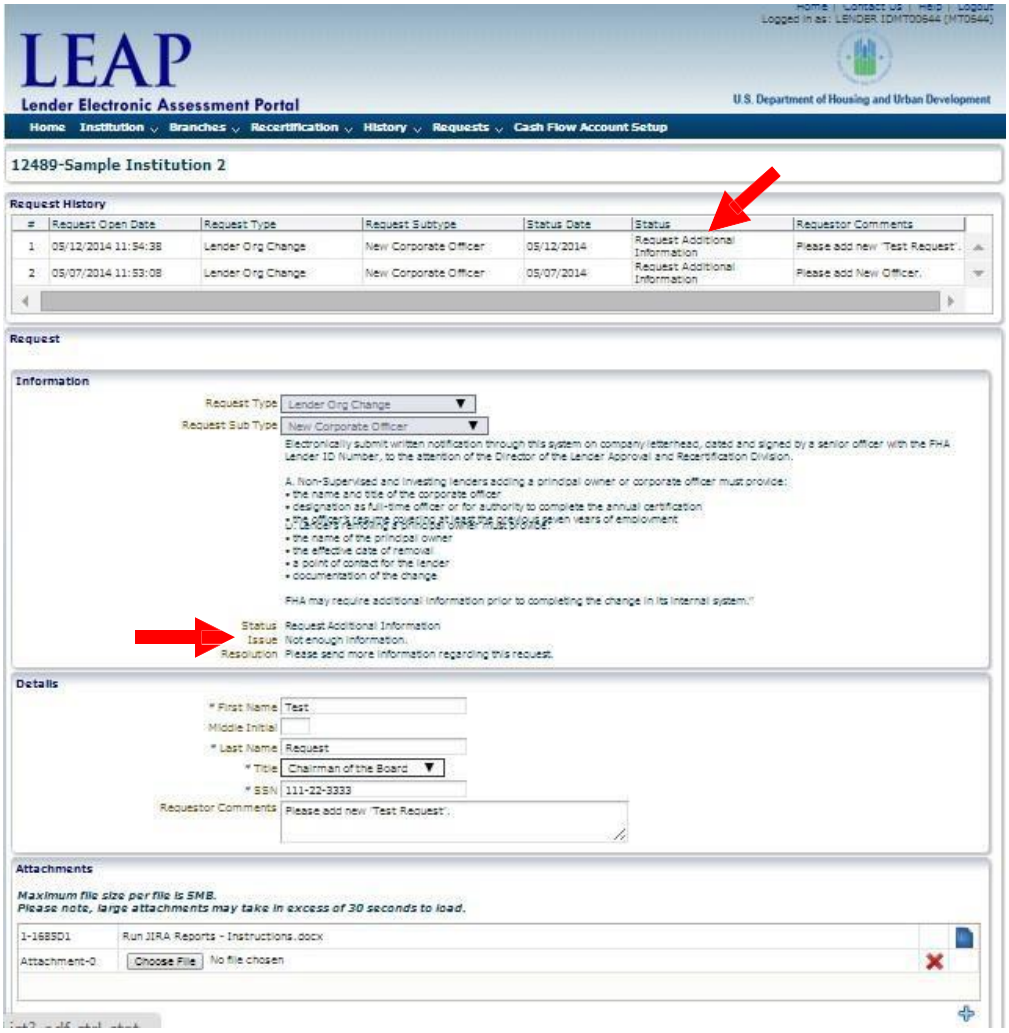
When a Request is approved or rejected by FHA, the Institution's Administrative Contact will receive an e-mail notification. This information also will display in the Notices section of the Institution Summary screen.

9.2 Responding with Additional Information

If FHA requires additional information to complete their review of a request, the Institution's Administrative Contact will receive an e-mail notification.

Provide the information by clicking on "View/Edit Submitted Requests" in the Requests drop-down from the Menu Bar. The status of the request will display as Request Additional Information.

Select the request by clicking on the row of that request. The bottom of the screen displays the details of the request and allows the user to enter new information in the fields and upload additional attachments. If FHA recommends a particular resolution, it will appear in the Issue Resolution field.



Request History screen

Enter the additional information requested and add any attachments. Click "Submit." FHA will review the information and approve or reject the request.

10. Cash Flow Account Setup

10. Cash Flow Account Setup

Each Institution must use Cash Flow Account Setup in LEAP to identify bank account information for the following payment types:

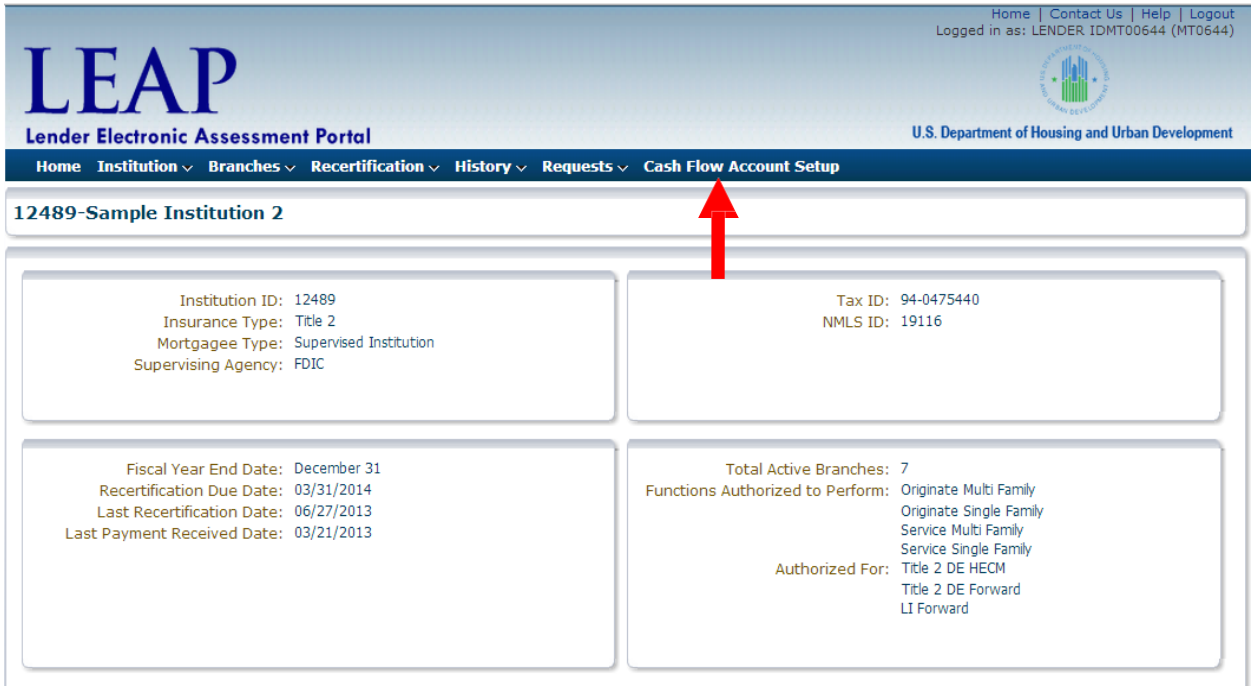
HUD Program	Payment Type
Title I	Single Family Upfront Premiums
Title I	Single Family Periodic (Annual) Premiums
Title II	Single Family Upfront Premiums
Title II	Single Family Periodic (Monthly) Premiums
Title II	Single Family Claim Remittance Amounts

An Institution User can add, edit, or remove cash flow account information in the Cash Flow Account Setup section. The user must have the Cash Flow Account Setup role in FHA Connection. The Institution's FHA Connection Application Coordinator must grant this role to the appropriate user(s).

Account information provided through Cash Flow Account Setup is encrypted and stored in a database with access limited to authorized support personnel. All bank account data is only stored in HUD databases, and the payment information is transmitted securely from HUD to the Pay.gov system for collection processing.

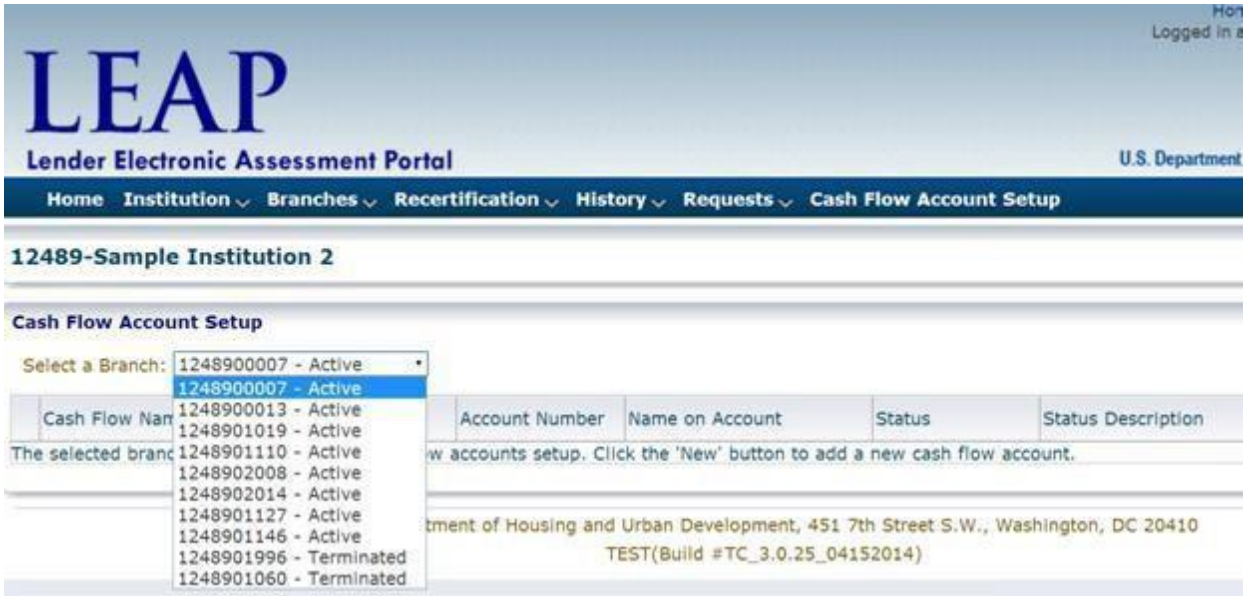
10.1 Adding a Cash Flow Account

To add a cash flow account, select "Cash Flow Account Setup" from the Menu Bar.



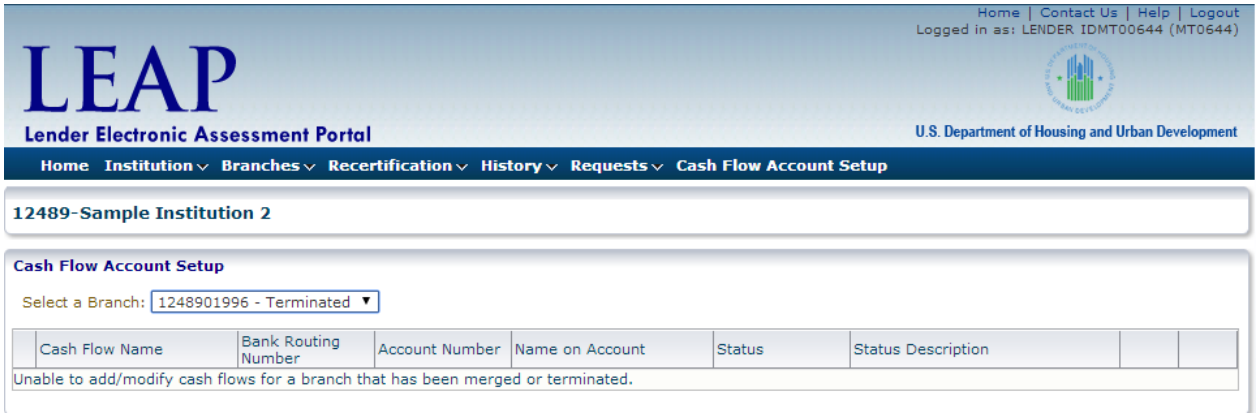
Institution Summary – Cash Flow Account Setup screen

Select the appropriate Branch for which the Cash Flow Account will be added by selecting a Branch from the "Select a Branch" drop-down field list.



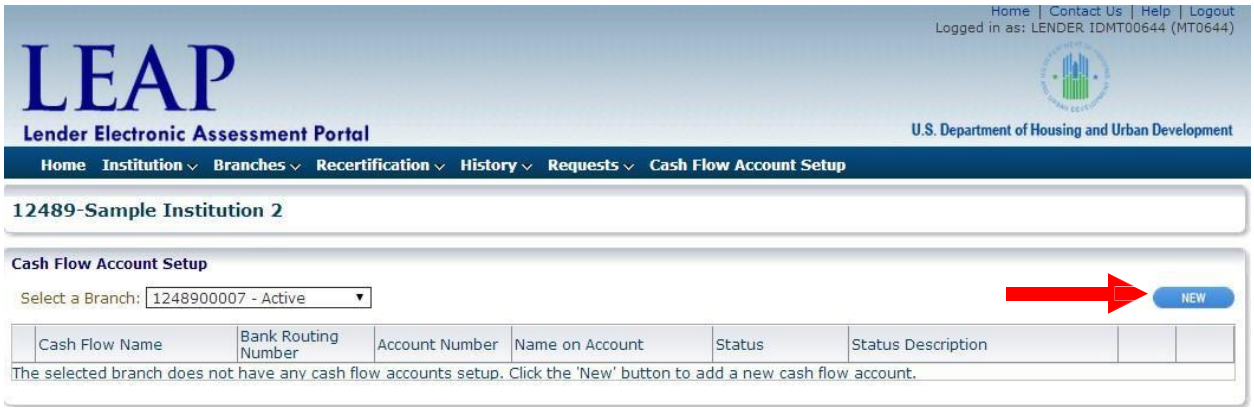
Cash Flow Account Setup

A cash flow account can only be added to an active Branch. If the user selects a terminated branch from the Select a Branch drop-down, the following error is displayed.



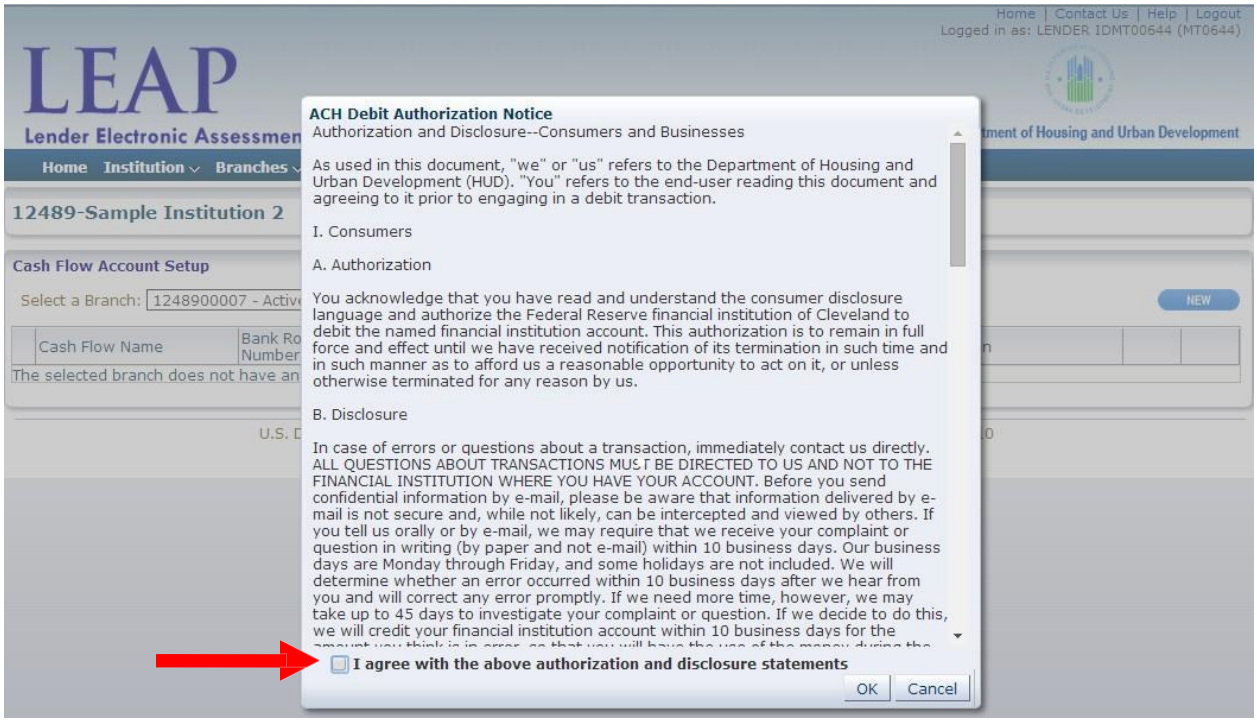
Cash Flow Account Setup screen

Select an active branch from the Select a Branch drop-down and click "New."



Cash Flow Account Setup screen

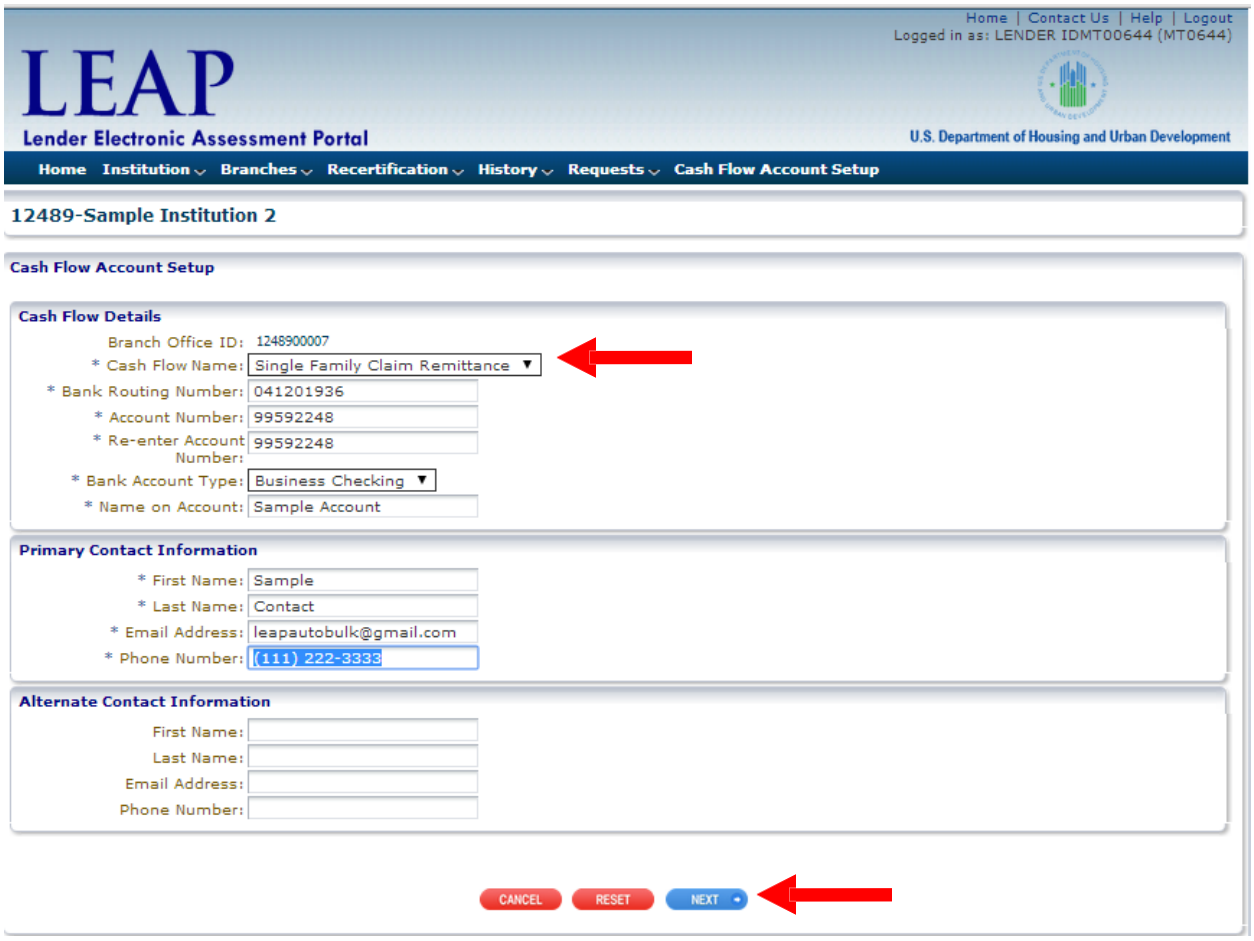
A pop-up will appear with the ACH Debit Authorization Notice. Agree to the notice by checking the “I agree with the above authorization and disclosure statements” box, and click “OK.”



ACH Debit Authorization Notice pop-up

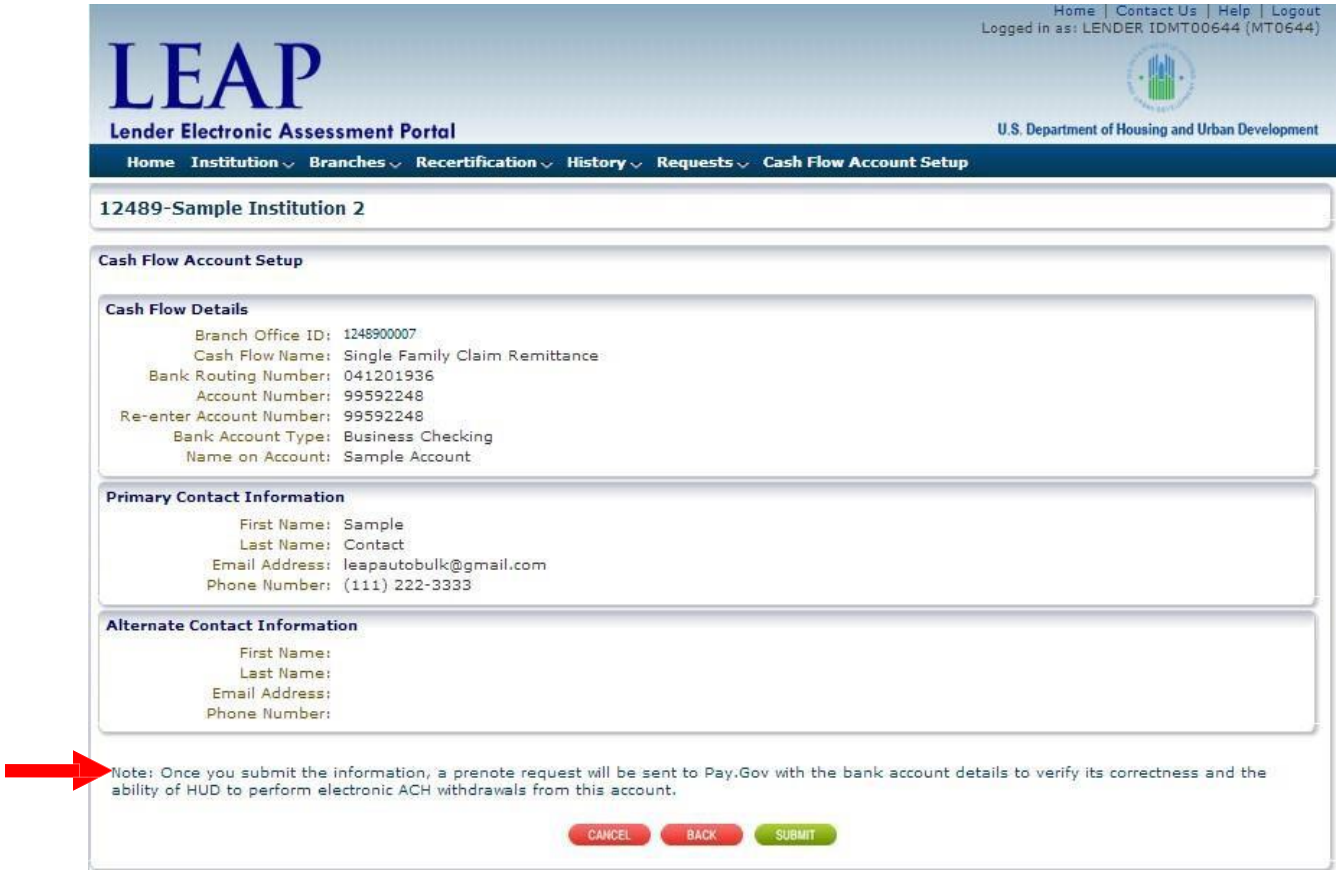
This opens the Cash Flow Account Details screen to complete the required information.

Choose the appropriate payment type in the Cash Flow Name field, enter all required bank account and contact information, and click “Next.”



Cash Flow Account Details screen

A note will appear on-screen warning that once submitted, a request to Pay.gov will be sent for prenote processing to validate the account information. Click “Submit.”

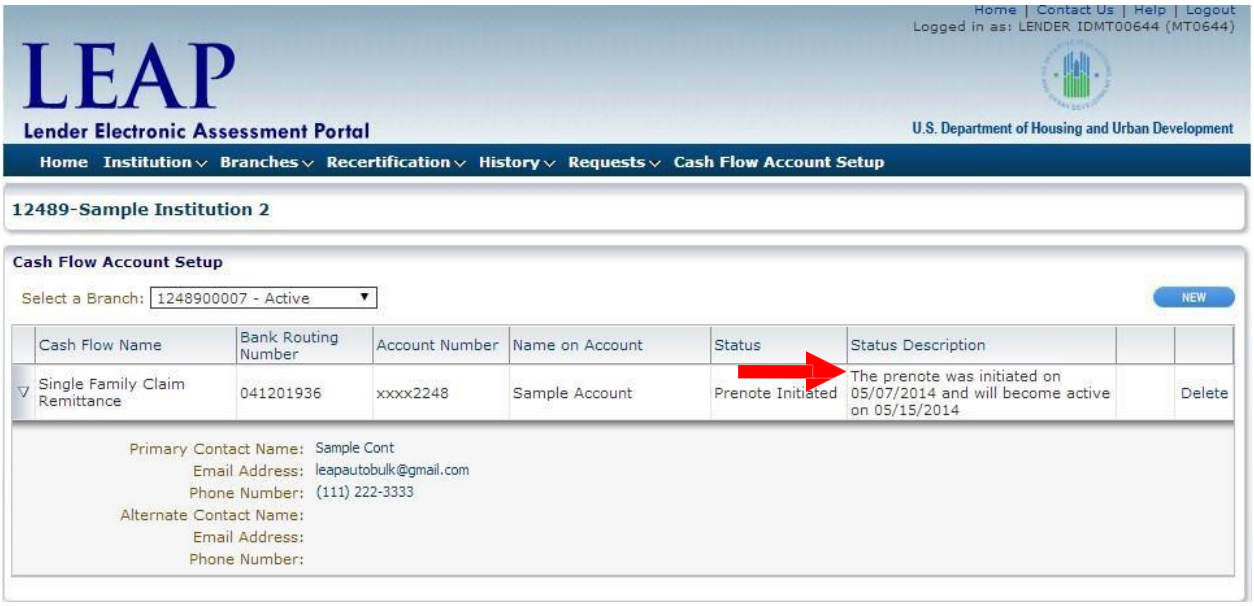


Cash Flow Account Details – Submit

This opens the Cash Flow Account Setup Confirmation Page.

Cash Flow Account Setup Confirmation

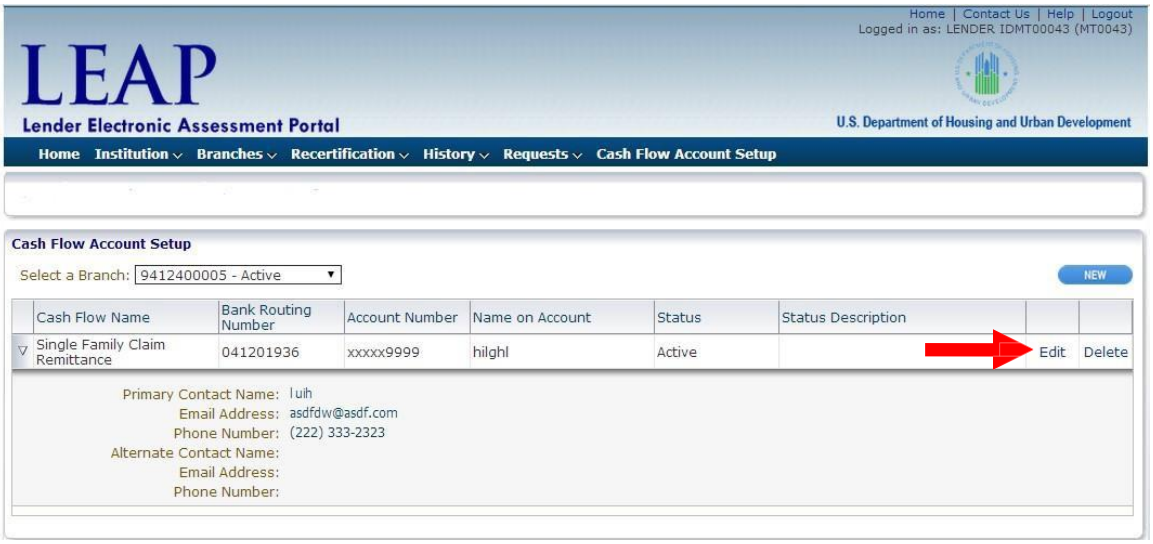
Refer back to this page periodically over the next eight calendar days to view the updated status of the Cash Flow Account. To view this page, click "Cash Flow Account Setup" from the Menu Bar, and select the branch for which the new Cash Flow Account was added. This will open a description of the status of the new account.



Cash Flow Account Setup

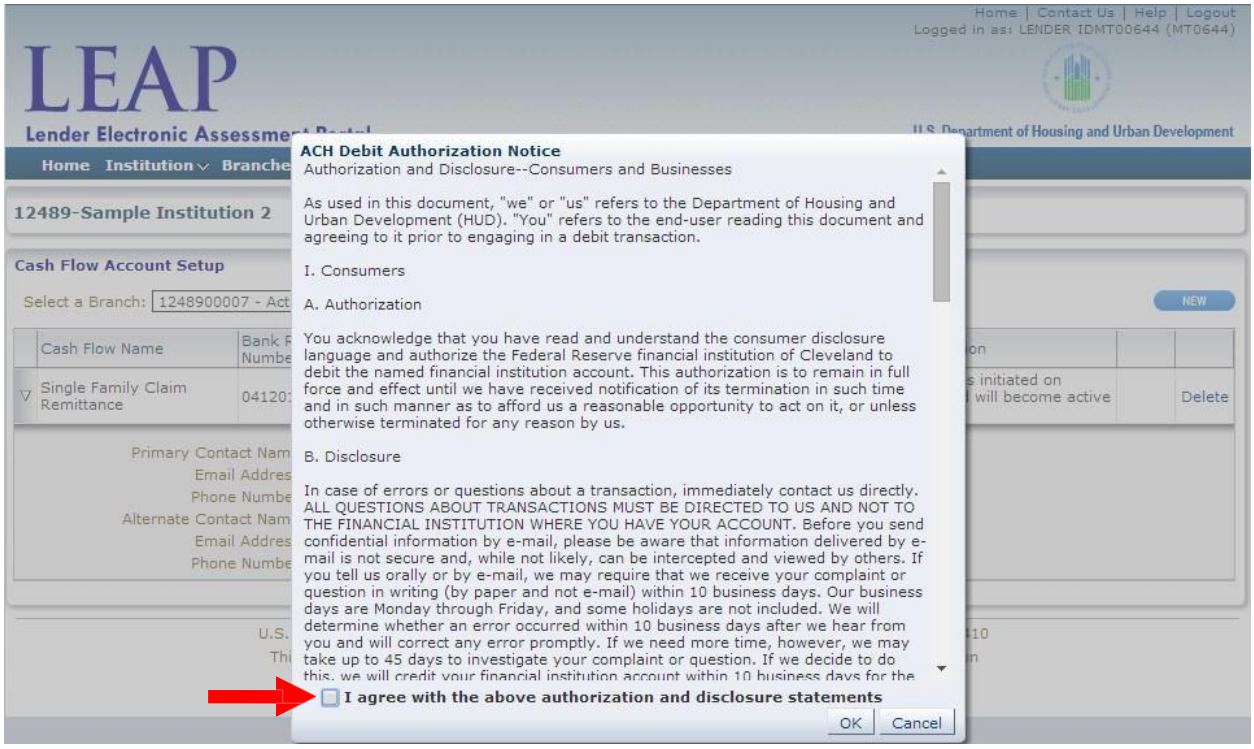
10.2 Editing a Cash Flow Account

To edit a Cash Flow Account, select the relevant branch from the Cash Flow Account Setup screen and click "Edit."



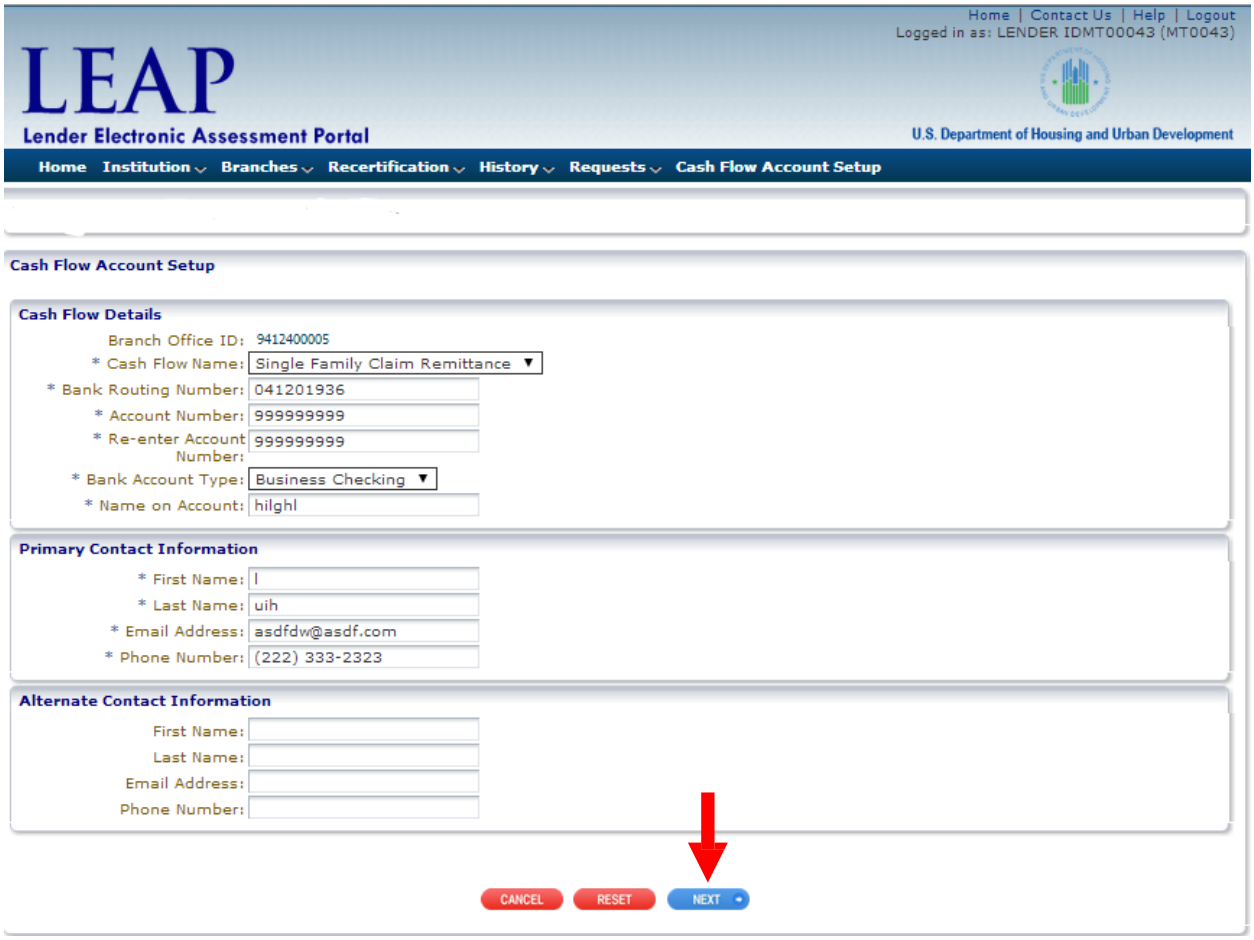
Cash Flow Account Setup

A pop-up will appear with the ACH Debit Authorization Notice. Agree to the notice by checking the "I agree with the above authorization and disclosure statements" box, and click "OK."



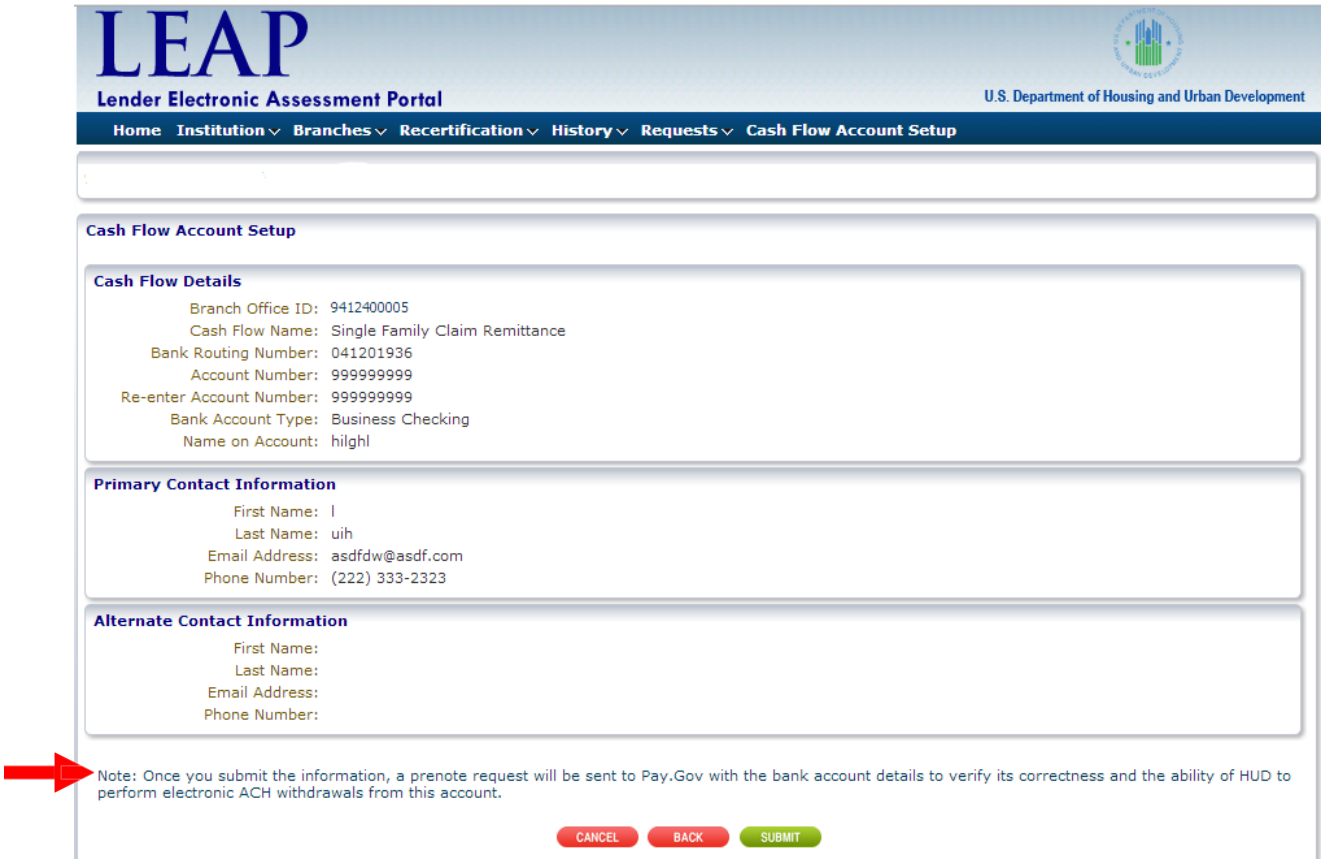
ACH Debit Authorization Notice pop-up

This opens the Cash Flow Account Setup screen. Edit information in the appropriate field(s) and click “Next.”



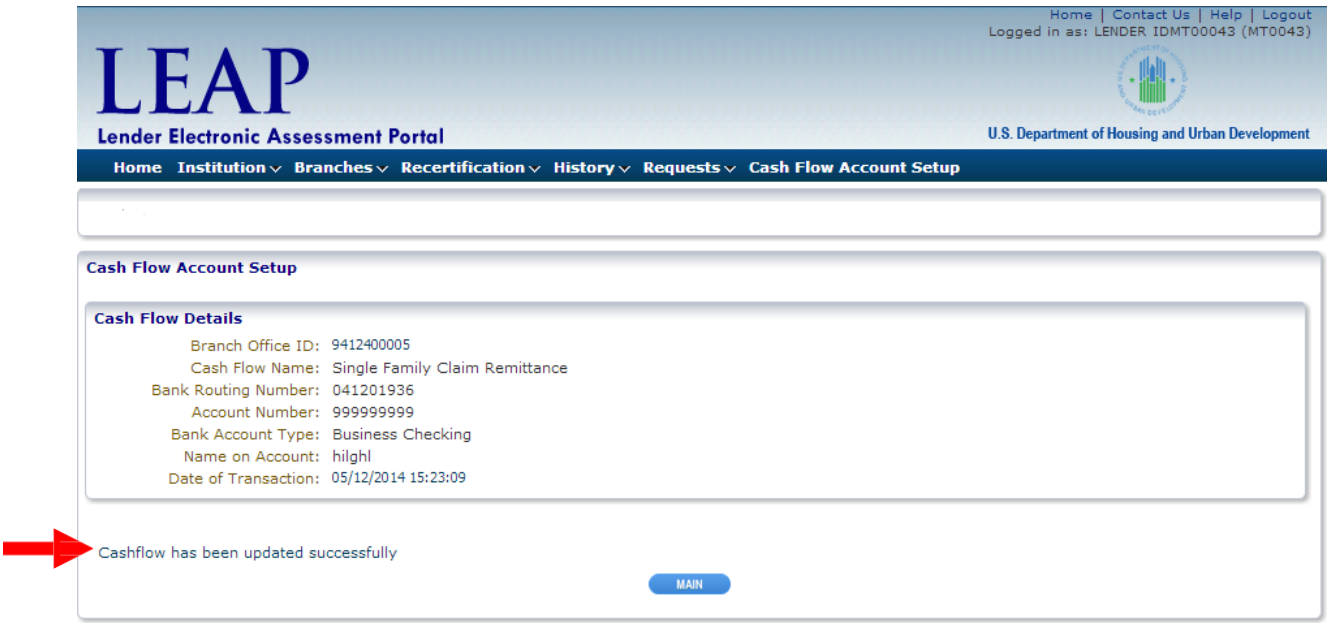
Cash Flow Account Setup

A note will appear on-screen, warning that once submitted a request to Pay.gov is sent for prenote processing to validate the account information. Click “Submit.”



Cash Flow Account Setup – Submit

This opens the Cash Flow Account Setup Confirmation screen, confirming the successful edits.



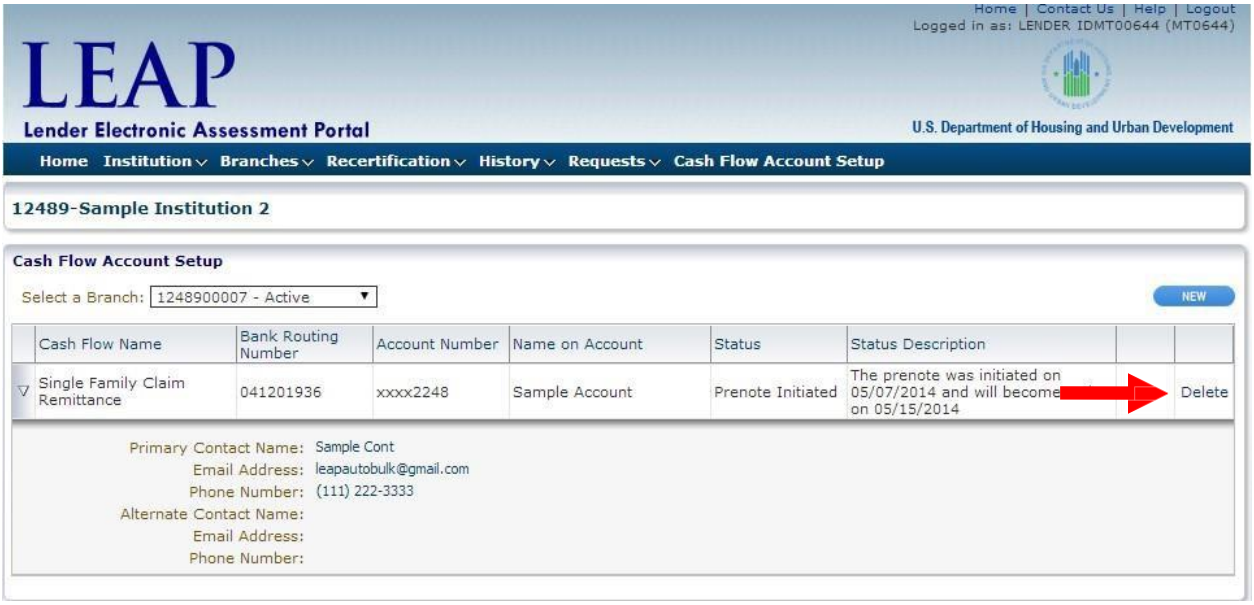
Cash Flow Account Setup Confirmation

If banking information is updated, an eight-calendar-day prenote test with Pay.gov is required for the new account setup. During this prenote period, two accounts will temporarily reside in Cash Flow Account Setup for the same business area. The existing account will have the status of Active/Pending update and the new account will have the status of Prenote in process. Payments during this prenote period for this business area will be made using the existing (Active/Pending Update) cash flow account until the prenote is successfully completed.

If only contact information is updated, a prenote test is not performed and the account setup remains Active.

10.3 Deleting a Cash Flow Account

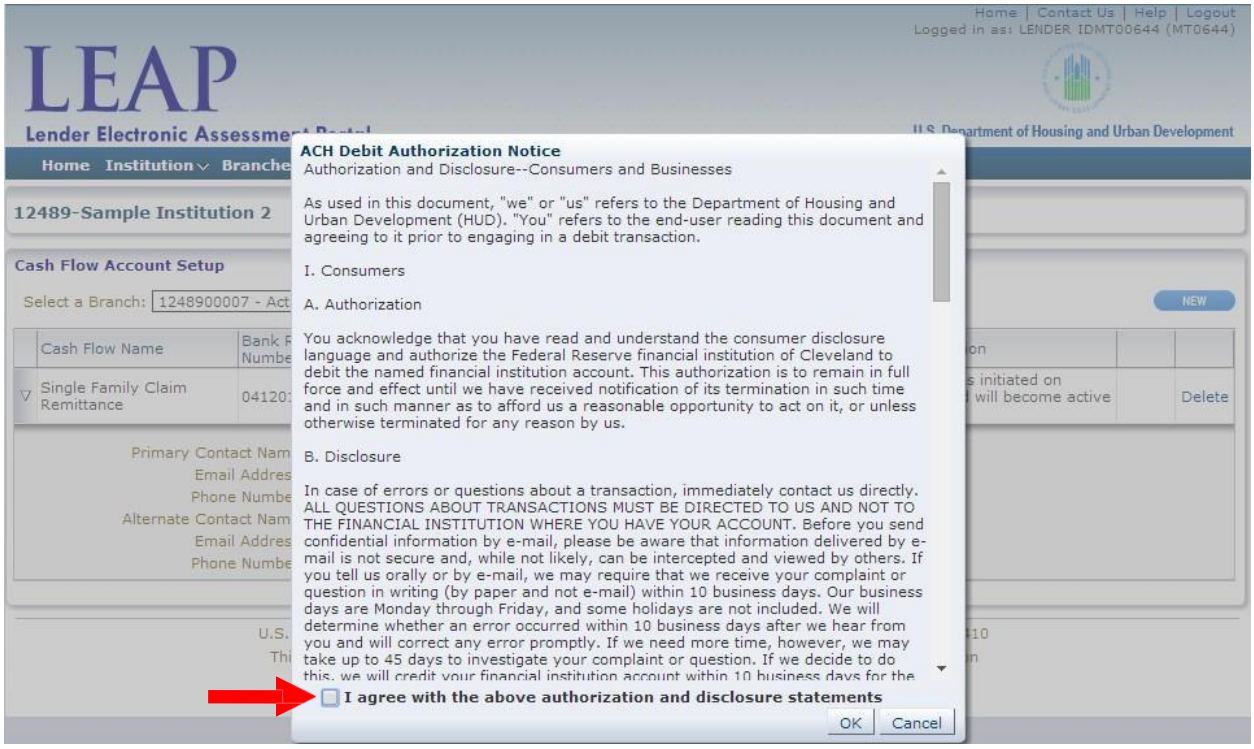
To delete a Cash Flow Account, select the relevant branch from the Cash Flow Account Setup screen and click "Delete."



Cash Flow Account Setup

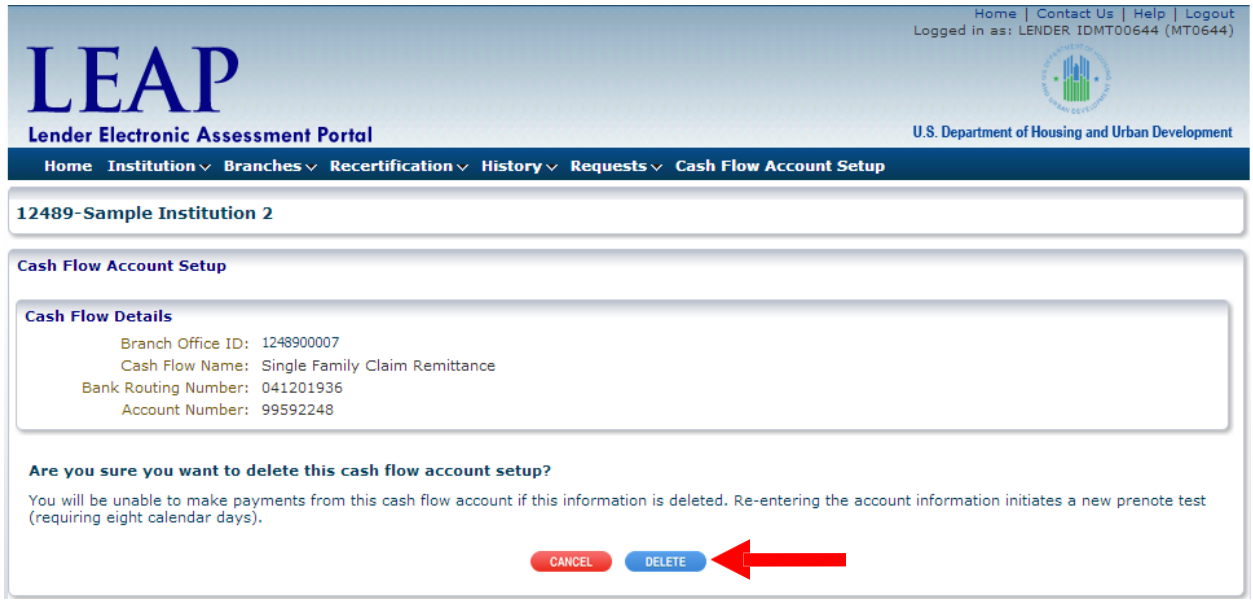
Active Cash Flow Accounts cannot be deleted. When a new Cash Flow Account is created the older Cash Flow Account will be deleted once the new account becomes active.

A pop-up will appear with the ACH Debit Authorization Notice. Agree to the notice by checking the “I agree with the above authorization and disclosure statements” box, and click “OK.”



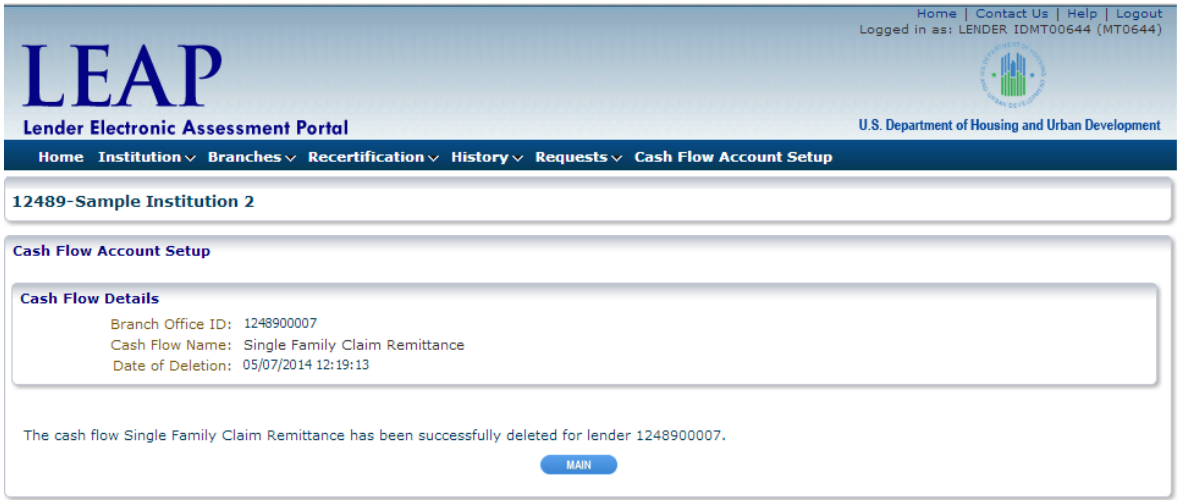
ACH Debit Authorization Notice pop-up

The Cash Flow Account Setup screen reopens asking to confirm the deletion, stating that the Institution will be unable to make payments from this Cash Flow Account, and that reentering account information initiates a new prenote test (requiring eight calendar days). To delete, click "Delete."



Cash Flow Account Setup

A confirmation page will appear, stating that the Cash Flow Account has been successfully deleted.



Cash Flow Account Setup Confirmation

11. Merger, Acquisition, or Purchase

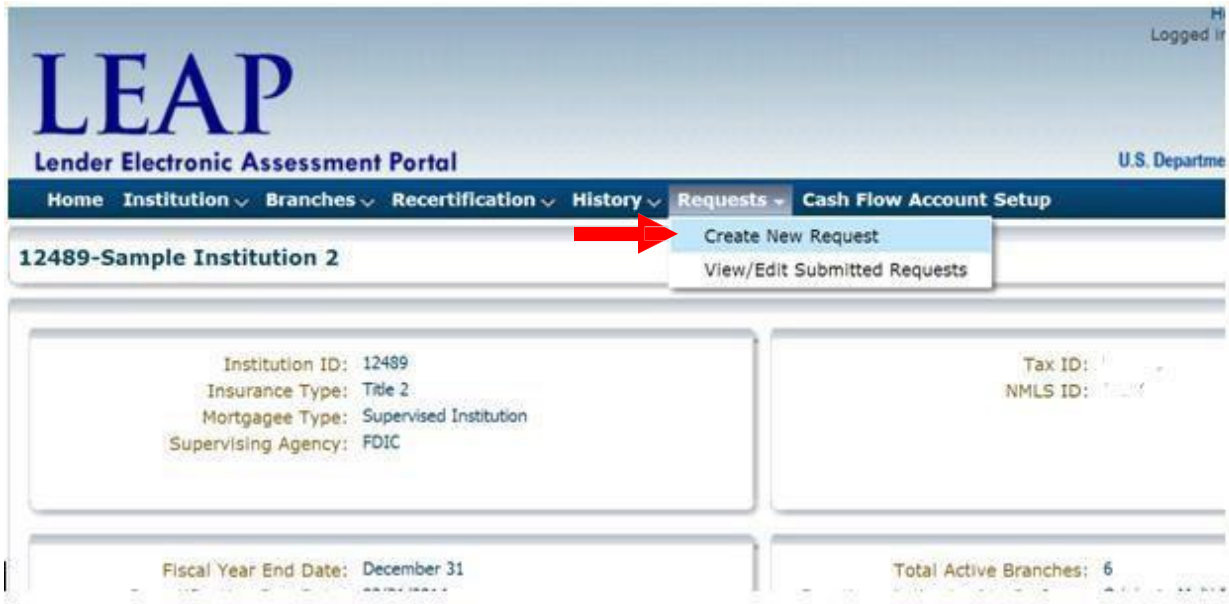
11. Merger, Acquisition, or Purchase

When an FHA-approved Institution merges with, acquires, or purchases another FHA-approved Institution, LEAP facilitates the process by allowing the surviving Institution to submit all required details and documents to FHA for review. LEAP allows the surviving Institution to designate which branches will transfer from the non-surviving Institution and automatically transfers those branches to the surviving Institution upon completion of the merger.

To notify FHA of any transaction involving an entity that is not FHA-approved, submit an Ad Hoc request in LEAP and include all relevant details and documents.

A user from the surviving Institution must initiate the process for a merger, acquisition, or purchase by submitting a Request in LEAP. To begin, click "Create New Request" from the Requests drop-down on the Menu Bar. The user must have access to Notice of Material events to initiate a merger request.

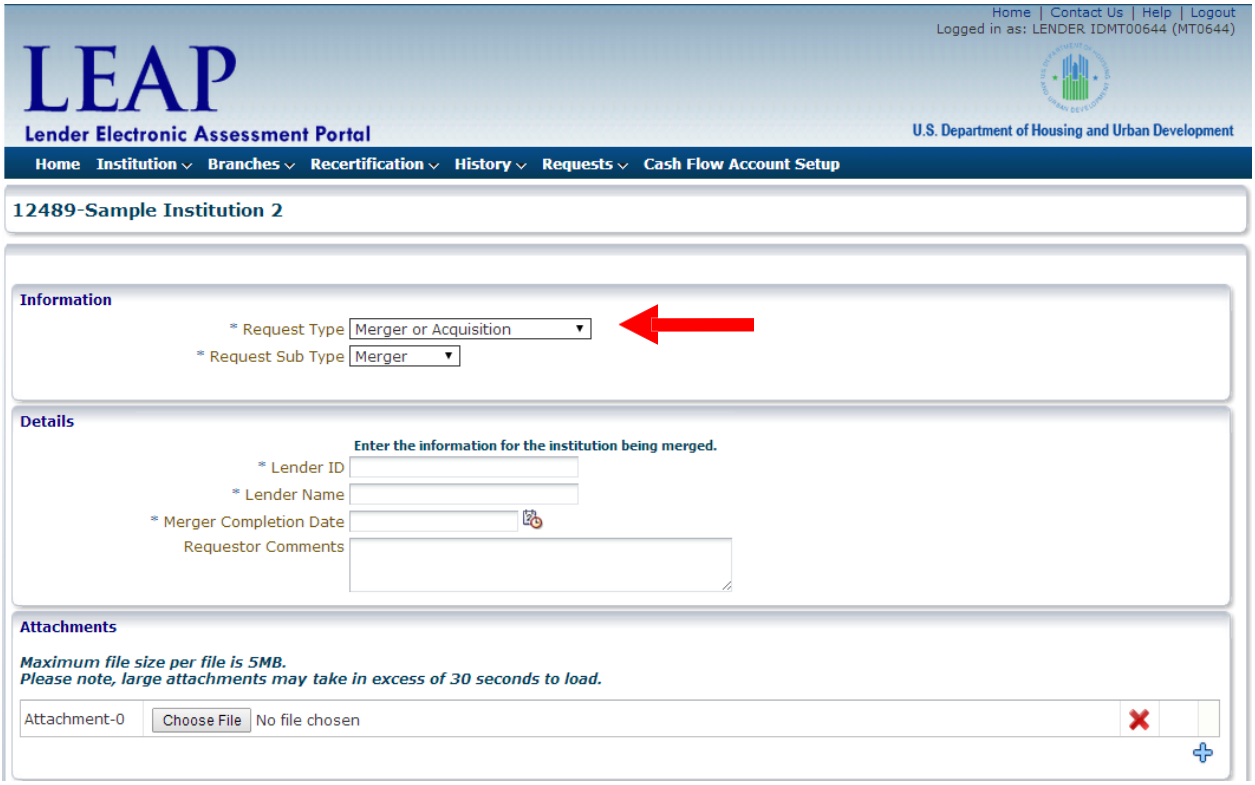
Once FHA has approved the merger, acquisition, or purchase, the non-surviving entity will remain active for 45 days. The branches selected to be transferred will show as "Active-Pending Merger" and the remaining branches will stay active. After the 45 days, the branches selected for transfer will be approved under the surviving institution and issued new FHA ID numbers. The remaining branches will be terminated.



Institution Summary – Requests drop-down highlighted

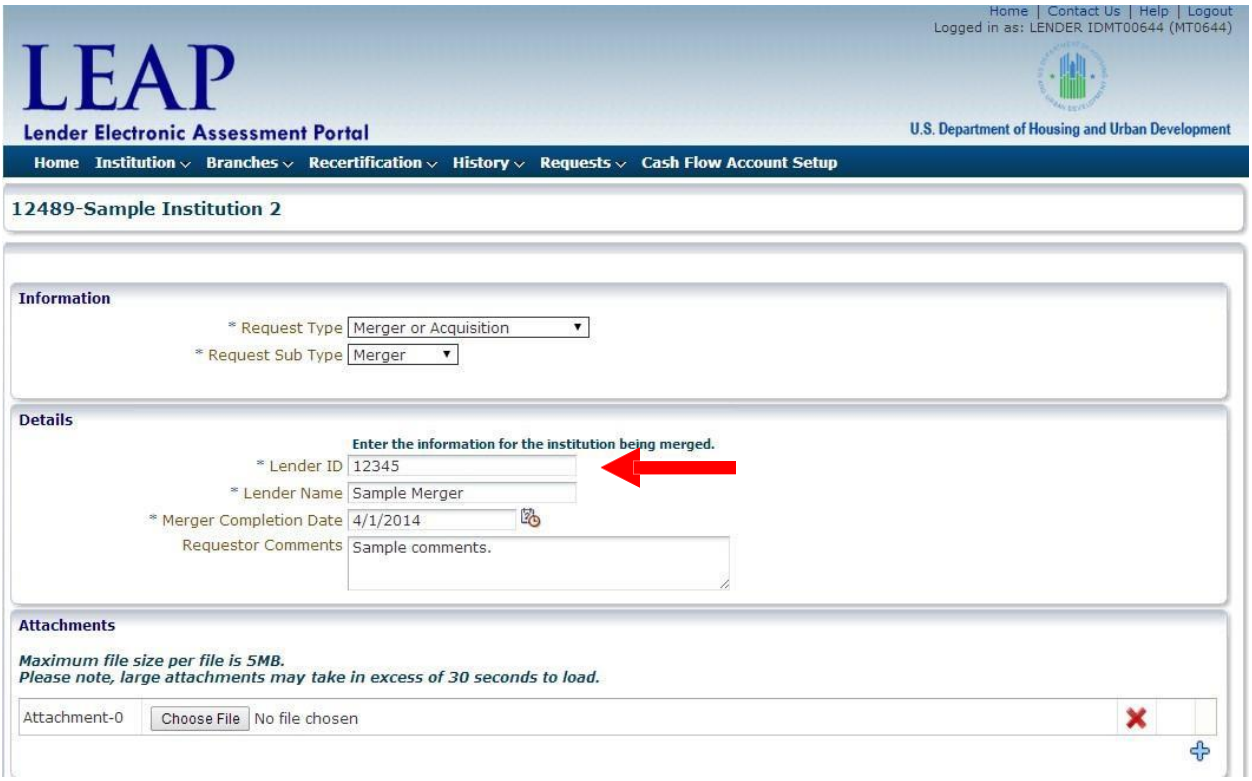
Select a Request Type of “Merger or Acquisition” and a Sub-Type of “Merger, Acquisition, or Purchase.” The Sub-Type is for informational purposes.

The following example is a Merger, but all process steps are identical regardless of Sub-Type.



Merger or Acquisition Request

On the Request screen, enter the Lender ID (five digit), and Lender Name of the non-surviving Institution, as well as the proposed Merger Completion Date and any Requestor Comments in the Details section.



Merger or Acquisition Request Details

To add any required attachments, select the file and attach to the request.

Click "Submit." This opens the Request History screen to review the details of the request.

11.1 Transferring Branches

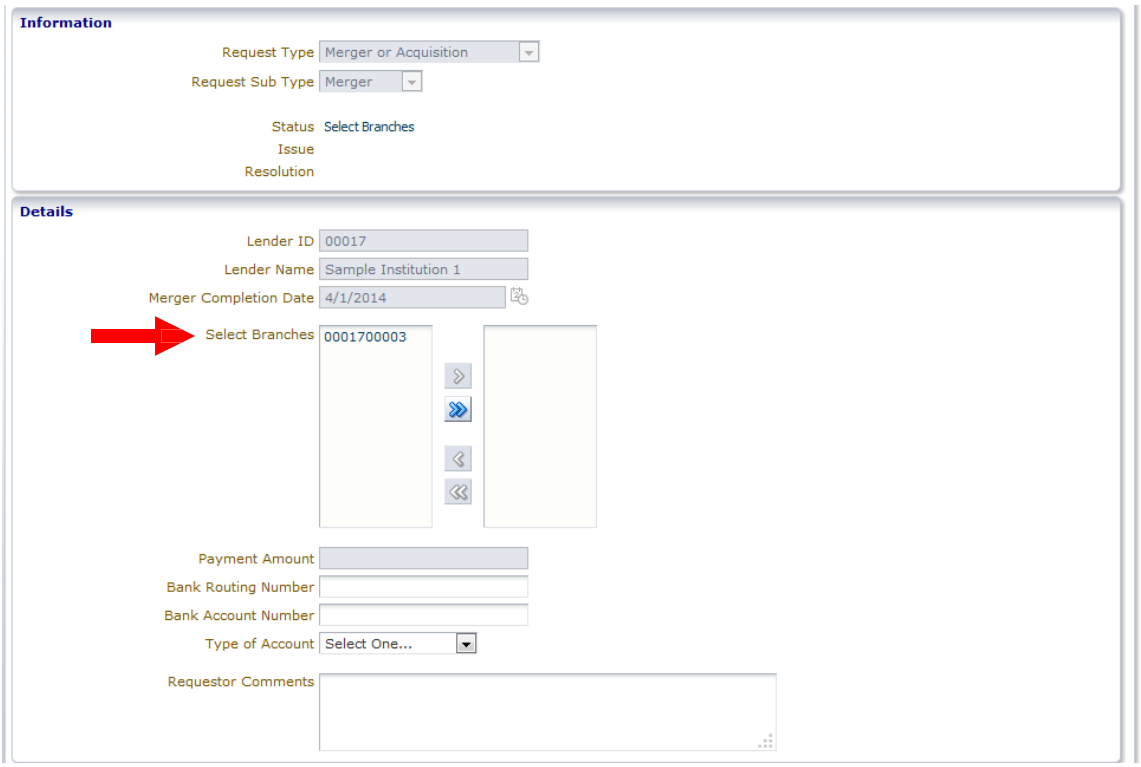
After FHA has validated the merger, acquisition, or purchase, the Institution's Administrative Contact receives an e-mail notification indicating that Branches can now be selected for transfer from the non-surviving Institution to the surviving Institution.

After receiving this e-mail, click "View/Edit Submitted Requests" from the Requests drop-down on the Menu Bar.

Institution Summary – Requests drop-down highlighted

Select the Merger or Acquisition Request by clicking on the row. The Request box will populate with the Information, Details, and Attachments sections.

The Details section will display the Lender ID, Lender Name, and proposed Merger Completion Date. The Select Branches section will display all Active Branches of the non-surviving Institution.

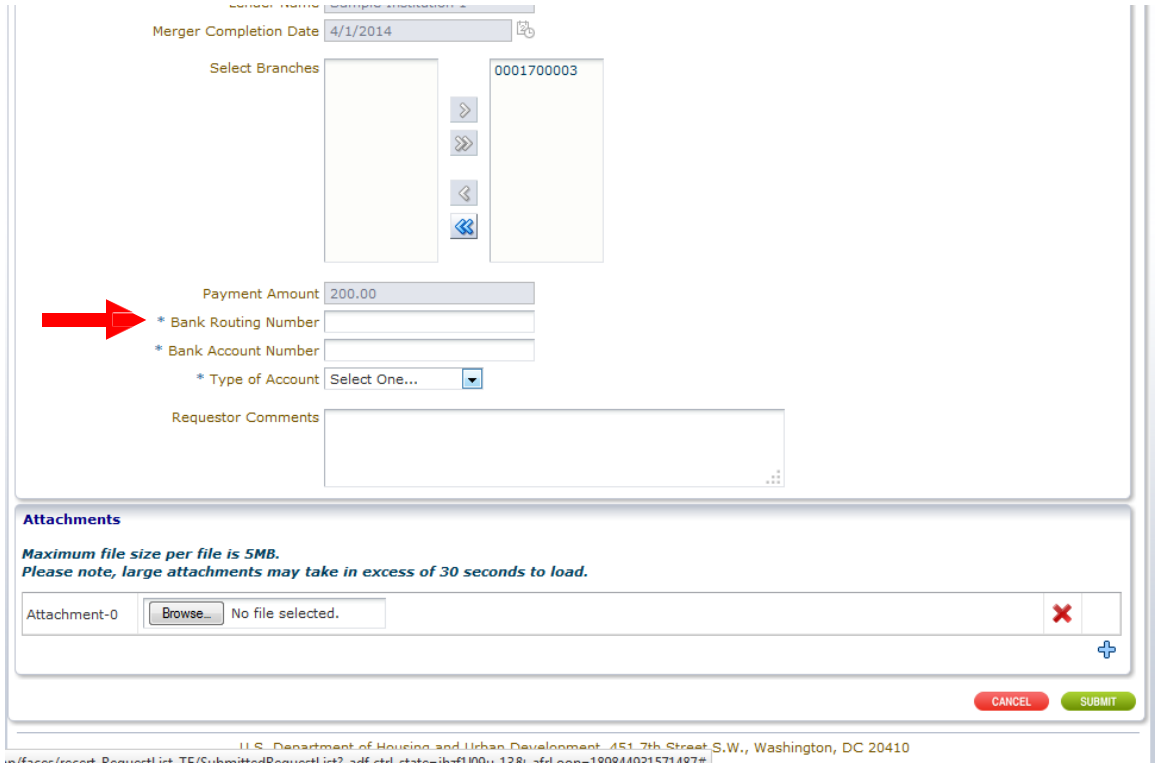


View/Edit Submitted Requests

Select the Branches of the non-surviving Institution from the left box and click the single right arrow to designate a Branch to be transferred. Click the double right arrow to select all Branches of the non-surviving Institution for transfer.

Click the single left arrow to deselect a Branch from the right box, or click the double left arrow to deselect all Branches.

After selecting Branches for transfer, the required Payment Amount will display in the Details section. The Payment Amount may take a few moments to calculate. Enter values for Bank Routing Number, Bank Account Number, and Type of Account, as well as any additional Requestor Comments.



View/Edit Submitted Requests

To add any required attachments, select the file and attach the document.

Click "Submit." A payment in the amount stated will be processed in Pay.gov.

FHA will review and if approved, the selected Branches will be transferred to the surviving Institution. The remaining branches will be terminated.

12. Voluntary Withdrawal from the FHA Program

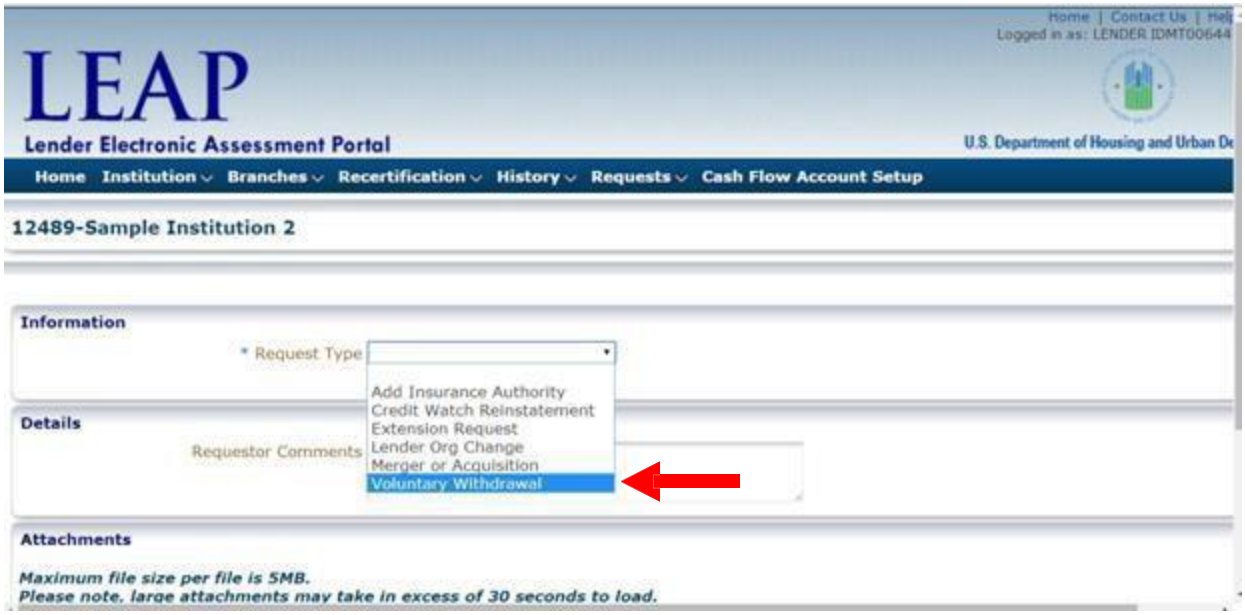
12. Voluntary Withdrawal from the FHA Program

If an Institution wishes to voluntarily withdraw from the FHA Program, a Voluntary Withdrawal Request can be submitted in LEAP.

Select "Create New Request" from the Requests drop-down on the Menu Bar.

Institution Summary – Requests drop-down highlighted

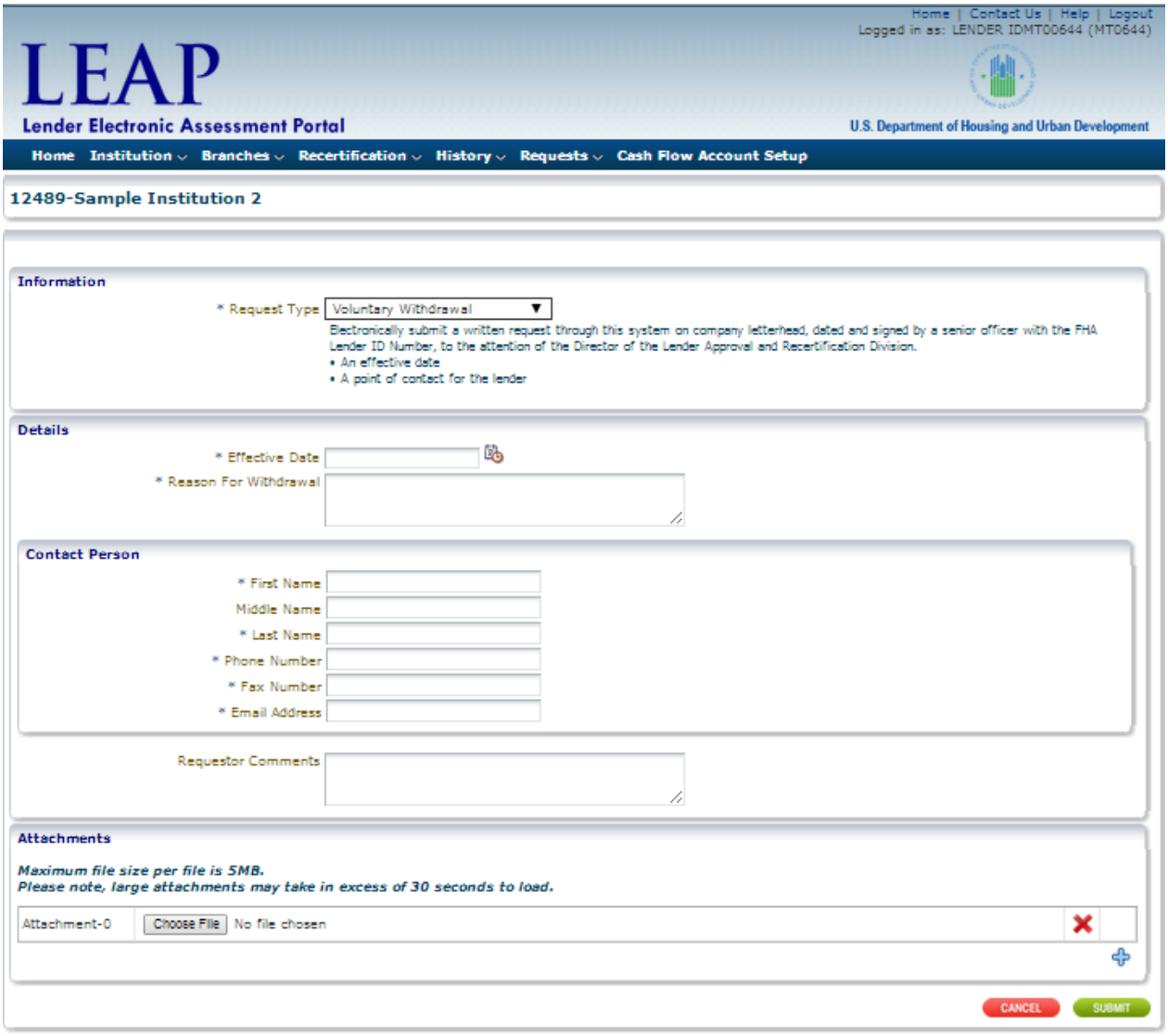
Select "Voluntary Withdrawal" from the Request Type drop-down.



Voluntary Withdrawal Request screen

Enter all required information, including proposed Effective Date, Reason for Withdrawal, and a specific Contact Person for any questions that FHA may have about this Voluntary Withdrawal Request.

The user must electronically submit a written request on company letterhead, dated and signed by a senior officer with the FHA Lender ID Number, to the attention of the Director of the Lender Approval and Recertification Division. This is done via the Attachments section of the Request page.



Voluntary Withdrawal Request screen

To add any required attachments, select the file and attach a document to the request.

Click "Submit." This opens the Request History screen to view the details of the request. FHA will review the request and will notify the Institution via e-mail of the status. After review, the Institution will be terminated.