Welcome to...

FHA–Approved Mortgagee

Annual Recertification Requirements

Today’s webinar begins at 2:00 PM (Eastern)

We will be underway shortly

Please test your speakers and choose Audio source (computer/smartphone or telephone) by selecting desired option in Audio Settings – see left side of toolbar at bottom of screen.
Technical Support

• Recommend Chrome browser.
• Technical issues? Review Technology FAQs by clicking Chat icon at bottom of screen or Landing Page.
• Need additional tech support? Click Contact Tech Support icon on Chat link or Landing Page.
Q&A Session

- There will be two Q & A sessions; the first near the mid-point and the second following the presentation.
- Follow instructions in Q&A Instructions link found in the Chat icon/Landing Page and Q&A Instructions slide at end of the presentation.
- Test Audio, if asking a question.
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  - Computer/Smartphone
  - Standard Telephone Line
- Send unanswered questions to FHA Resource Center.
Contact FHA Resource Center

- Online at: [www.hud.gov/answers](http://www.hud.gov/answers)
- Via email at: [answers@hud.gov](mailto:answers@hud.gov)
- Via phone at: 1-800-Call-FHA (1-800-225-5342)

Persons with hearing or speech impairments call Federal Relay Service at 1-800-877-8339.
Documents/Materials & Training Evaluation

• Documents/Materials:
  Click Chat icon or Landing Page – select Webinar Documents/Materials link for copy of presentation.

• Training Evaluation:
  Click on Chat icon or Landing Page – select Survey link.
Helpful Links

Click Chat icon or Landing Page – select links to bookmark:

• FHA Lenders page: https://www.hud.gov/program_offices/housing/sfh/lender

• FHA FAQ page: https://www.hud.gov/FHAFaq

• Single Family Housing Archived Webinars (On Demand) page: https://www.hud.gov/program_offices/housing/sfh/events/sfh_webinars
Office of Lender Activities and Program Compliance

FHA–Approved Mortgagee
Annual Recertification Requirements

September 27, 2022

Presented by:
Nicole Black, Senior Auditor
Lender Approval and Recertification Division

Robert May, Auditor
Lender Approval and Recertification Division

Jeffrey Aust, Mortgagee Approval Analyst
Lender Approval and Recertification Division

Last Updated: 9/16/2022
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<th>Agenda</th>
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<td>LEAP System Access</td>
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<td>Preparing for the Annual Recertification</td>
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<td>Recertification Process</td>
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<td>Financial Eligibility &amp; Reporting Requirements</td>
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<td>Resources</td>
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<tr>
<td>Q &amp; A</td>
</tr>
</tbody>
</table>
LEAP System Access
FHA Connection User Types

- **Application Coordinator** – is an employee of the FHA-approved institution that grants or revokes roles/authorizations for the Lender Electronic Assessment Portal (LEAP) and other FHA Connection applications to the institution’s standard users.

- **Standard User** – is also an employee of the FHA-approved institution that has access rights to LEAP and other FHA Connection applications that must be granted by an Application Coordinator.

- **Auditor/Independent Public Accountant (IPA)** – is not an employee of the FHA-approved institution has an “Independent User” ID with specific access rights that must be granted by an Application Coordinator; may be authorized to access financials for multiple FHA-Approved Mortgagees (separate registration process).
Authorization Roles for Recertification

Institution View Only: Has read-only access to all Institution, Branch, Request, Notice of Material Event, and History screens

Certifying Official: Has access to complete the Annual Certification

Recertification Data Entry: Has access to complete Lender Data Verification, Audit-Related Questions, Financial Data Template

Recertification Payment: Has access to submit the recertification payment and submit extension requests

To update an FHA user ID, fill out the form below and click Send when you are through. Upon verification of the information below, the user ID will be updated.

And remember:
Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

Current Information on File:

The user ID was last updated by WEBID on 05/05/2003

| First Name: | John |
| Last Name:  | Smith |

Provide your e-mail address.
Include your e-mail user name, the @ sign and [servicename.com/edu.org/int/etc.]. For example: smith@jool.com, juhndoe@adv.org, bf/hs4@prodigy.com.

E-mail Address: john_bob@hud.gov
Re-enter E-mail Address for Verification: john_bob@hud.gov

If you would like to reset the password, please click on the link: Reset Password

For future verification, please provide your Mother's Maiden Name: None

The following lenders are associated with the Independent user.
Click on the lender ID number to access specific authorizations.
Preparing for the Annual Recertification
When a Mortgagee wishes to make updates to its Corporate Officer information, it must submit a request in LEAP within 10 business days of the change unless otherwise specified in FHA’s policy guidance.

**Change Request Types:**

- **New Corporate Officer:** Use this request to add a new Corporate Officer; Separate requests must be submitted for each Officer; Select from the drop down to indicate whether the new Corporate Officer will be the Officer in Charge.

- **Ad Hoc:** Submit this request type to remove a Corporate Officer or to edit Corporate Officer information.
Mortgagees can designate up to three Corporate Officers as ‘Certifying Officials’.

- The ‘Certification’ step in the Recertification process can only be completed by a Corporate Officer in LEAP.

- The FHA Connection (FHAC) Application Coordinator must setup at least one Corporate Officer FHAC UserID with ‘Certifying Official’ rights.
A Mortgagee that does not wish to retain, or that is ineligible to retain its FHA approval, must submit a request for voluntary withdrawal. The Mortgagee must include a letter signed by a Corporate Officer registered in LEAP.

- FHA will not honor the request while there is a pending administrative action, unpaid indemnification claim(s), or an unsatisfied settlement agreement obligation owed to HUD.

- Failure to complete the Recertification process does not constitute a voluntary termination and may result in administrative sanctions against the Mortgagee.
Recertification Process
# Recertification Steps

<table>
<thead>
<tr>
<th>Segment</th>
<th>Recertification Steps</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Supervised</td>
<td>- Lender Data Verification&lt;br&gt;- Certification&lt;br&gt;- Financial Data Entry&lt;br&gt;- Payment&lt;br&gt;- Submit to HUD as Final</td>
</tr>
<tr>
<td><em>(Total net assets less than $500 million)</em></td>
<td></td>
</tr>
<tr>
<td>Large Supervised</td>
<td>- Lender Data Verification&lt;br&gt;- Certification&lt;br&gt;- Audit Related Questions&lt;br&gt;- Financial Data Entry&lt;br&gt;- Payment&lt;br&gt;- Submit to Independent Public Accountant for Review&lt;br&gt;- Submit to HUD as Final</td>
</tr>
<tr>
<td>Non–Supervised Mortgagees</td>
<td></td>
</tr>
<tr>
<td>Investing</td>
<td>- Lender Data Verification&lt;br&gt;- Certification&lt;br&gt;- Financial Data Entry&lt;br&gt;- Payment&lt;br&gt;- Submit to HUD as Final</td>
</tr>
<tr>
<td>Government</td>
<td></td>
</tr>
</tbody>
</table>
Lender Data Verification

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

Any updates should be made at this time.
Certification Statements

• The Mortgagee’s Certifying Official must certify that the institution was in compliance with certain FHA requirements.

• A Mortgagee may not Certify if it:
  – Failed to report sanctions issued by regulatory agencies with authority over the institution.
  – Is required to provide updates to items previously reported but not yet cleared by FHA.

• In the event the Certifying Official is unable to affirm to the certification statements, the Mortgagee will enter the Unable to Certify process.
Unable to Certify

• If the Certifying Official cannot check “Yes” to any of the statements, you must provide the Federal Housing Administration (FHA) with:
  – A detailed explanation of the reasons(s) and/or events; and pertinent supporting documentation.
  – The explanation and documentation must reference the specific corresponding certification statement(s).

• The Mortgagee will be notified by email when they are cleared to proceed with the recertification process.
Recertification Fee
Financial Data Template

LEAP
Lender Electronic Assessment Portal

12489 - Sample Institution 2

Recertification - Financial Statements

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

Financial Data Template

- **Balance Sheet - Assets**
  - Line Item 100: Cash and Cash Equivalents
  - Line Item 101: Escrow deposit Cash
  - Line Item 102: Restricted Cash / Compensating Balances (section 2-6, chpt 2 handbook 4060.1)
  - Line Item 103: Trading Account Securities
  - Line Item 104: Net Mortgage Servicing Rights
  - Line Item 105: Other Real Estate Owned at Net Realizable Value
  - Line Item 106: Loans Held for Investment

- **Balance Sheet - Unacceptable Assets**
  - Line Item 200: Pledged Assets
  - Line Item 201: Assets Due from an Officer, Stockholder, or Related Entity
  - Line Item 202: Personal Interest Investment

LEAP
Lender Electronic Assessment Portal

U.S. Department of Housing and Urban Development
Audit-Related Questions

Responses to Audit-Related Questions should be supported by the financial statements.
If the IPA selects “Does Not Agree” to any procedure, LEAP sends the Administrative Contact an e-mail, notifying the Mortgagee that the IPA did not attest to the submission.
Submit to HUD as Final
Financial Eligibility & Reporting Requirements
## Financial Reporting Requirements

<table>
<thead>
<tr>
<th>Segment</th>
<th>Financial Reporting Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Supervised (Total net assets less than $500 million)</td>
<td>• Signed Unaudited Regulatory Report</td>
</tr>
<tr>
<td>Large Supervised</td>
<td>• Audited Financial Statements • Signed Independent Auditor's Report on Supplementary Info • Computation of Adjusted Net Worth • Report on Internal Controls • Report on Compliance • Unaudited Regulatory Report or Consolidated Schedules, if applicable</td>
</tr>
<tr>
<td>Non-Supervised Mortgagees</td>
<td></td>
</tr>
<tr>
<td>Investing</td>
<td>• Not Applicable</td>
</tr>
<tr>
<td>Government</td>
<td></td>
</tr>
</tbody>
</table>
Financial Eligibility Requirements

Adjusted Net Worth
• The Mortgagee must have a minimum adjusted net worth of $1,000,000 plus one percent of the total volume in excess of $25,000,000 of FHA Single Family Mortgages originated, underwritten, serviced, and/or purchased during the prior fiscal year, up to a maximum required adjusted net worth of $2,500,000.
  – Computation of Adjusted Net Worth
    ▪ Large Supervised, Non-Supervised and Investing Mortgagees must provide a Computation of Adjusted Net Worth with the application.
  – Opinion on Supplemental Information
    ▪ The auditor must provide an opinion on any other or supplemental information provided with the financial statements

Liquidity
• The Mortgagee must hold no less than 20 percent of its required adjusted net worth in liquid assets.
## Compliance Report Requirements

### Areas Tested

<table>
<thead>
<tr>
<th>Title I and Title II</th>
<th>Quality Control Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Sponsor Responsibilities for Third Party Originators</td>
</tr>
<tr>
<td></td>
<td>• Branch Office Operations</td>
</tr>
<tr>
<td></td>
<td>• Loan Origination</td>
</tr>
<tr>
<td></td>
<td>• LoanServicing</td>
</tr>
<tr>
<td></td>
<td>• Federal Financial and Activity Reports</td>
</tr>
<tr>
<td>Lender Annual Recertification</td>
<td></td>
</tr>
<tr>
<td>Adjusted Net Worth</td>
<td></td>
</tr>
<tr>
<td>Liquidity</td>
<td></td>
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<tr>
<td>Licensing</td>
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<table>
<thead>
<tr>
<th>Title I</th>
<th>Loan Disbursements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Eligible Fees and Charges</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Title II</th>
<th>Loan Settlement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Escrow Accounts</td>
</tr>
<tr>
<td></td>
<td>Kickbacks</td>
</tr>
</tbody>
</table>

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Q&A Instructions

Check your audio to ensure it’s working correctly:

- Click Test Speaker & Microphone option or Microphone icon if image is crossed out.
- Test/change audio settings on computer/smartphone/telephone by selecting Audio Settings on toolbar.

Access audio using one of the following options:

Option A: Computer or smartphone

- If viewing webinar through computer or smartphone, click Raise Hand icon.
- You will receive an onscreen message to unmute yourself, single-click the Unmute Myself button.
- When prompted by moderator, provide your name, company affiliation, then ask your question.

Option B: Standard telephone line

- To ask a question, press *9 to be placed in queue.
- Webinar moderator will unmute your phone and you will hear the following automated message, “You Are Unmuted” which allows you to begin speaking.
- When prompted by moderator, provide your name, company affiliation, then ask your question.
Common Deficiencies
Rejected Recertification Payment

But…why?

- Pay.gov could not locate the account.
- Account information was incorrect.
- Account number did not have enough digits (account number must be at least 4 digits long).
- Notify your bank and provide the LEAP Agency Location Code: 8609030025.
Rejected Recertification Payment (continued)

How to fix it:
Financial Data Template Errors

• Entering truncated numbers in the financial data template.

• Data entered does not tie to the financial statements submitted.

• Supervised Mortgagees entering pledged assets in the financial data template.

• Supervised Mortgagees failing to include total assets in the financial data template.
### Incorrect – Truncated Numbers

<table>
<thead>
<tr>
<th>Case</th>
<th>Description</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>503</td>
<td>Clea Statement of Equity</td>
<td>$10,000</td>
</tr>
<tr>
<td>504</td>
<td>Clea Statement of Equity</td>
<td>$0</td>
</tr>
<tr>
<td>505</td>
<td>Clea Contribution from Cash Flow</td>
<td>$0</td>
</tr>
<tr>
<td>506</td>
<td>Clea Contribution - Non-Cash</td>
<td>$273,000</td>
</tr>
<tr>
<td>507</td>
<td>Clea Other Equity</td>
<td>-$937,000</td>
</tr>
<tr>
<td>508</td>
<td>Clea Stockholder Equity – Ending Balance</td>
<td>$44,267</td>
</tr>
</tbody>
</table>

### Correct – Whole Numbers

<table>
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<td>$44,267,000</td>
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</tbody>
</table>

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**Schedule RI-A - Changes in Bank Equity Capital (Form Type - 051)**

1. Total bank equity capital must recently reported for the December 31, 2021, reports of condition and income (i.e., after adjustments from amended Reports of Income).
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.
3. Balance at the domestic calendar year as restated (i.e., from Item 1 and 2).
5. Salaries, commissions, and retirement of capital stock, not (including treasury stock transactions).
6. Treasury stock transactions, etc.
7. Changes in bank combinations, etc.
8. Less: Cash dividends declared on preferred stock.
10. Other comprehensive income.
11. Other transactions with stockholders (including a parent holding company) (not included in items 6, 8, 9, or above).
12. Total bank equity capital and of current period (sum of Items 3 through 11) (trustee Schedule R, item 37.6).
Pledged Assets: Any asset or portion thereof pledged to secure obligations of another entity or any person. Supervised institutions that provide financial services to incorporated communities are sometimes required by State law to pledge their assets for the benefit of the community or to the government regulator. These pledged assets are acceptable for supervised institutions only.

Incorrect

<table>
<thead>
<tr>
<th>Line #</th>
<th>Flags</th>
<th>Value Category</th>
<th>Description</th>
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<tbody>
<tr>
<td>200</td>
<td>Clea</td>
<td>$35,970,000</td>
<td>Balance Sheet - Unacceptable Assets: Pledged Assets</td>
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<tr>
<td>201</td>
<td>Clea</td>
<td>$1,219,000</td>
<td>Balance Sheet - Unacceptable Assets: Assets Due from an Officer, Stockholder, or Related Entity</td>
</tr>
<tr>
<td>202</td>
<td>Clea</td>
<td>$0</td>
<td>Balance Sheet - Unacceptable Assets: Personal Interest Investment</td>
</tr>
<tr>
<td>203</td>
<td>Clea</td>
<td>$0</td>
<td>Balance Sheet - Unacceptable Assets: Investment in Related Entity Greater than Equity As Adjusted</td>
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Correct

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<td>Clea</td>
<td>$0</td>
<td>Balance Sheet - Unacceptable Assets: Investment in Related Entity Greater than Equity As Adjusted</td>
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</table>
Rejected Recertification

• In order to correct Financial Data Template errors, FHA will reject the annual recertification package to allow the Mortgagee to make the necessary adjustments. The Administrative Contact will receive the Recertification Rejection Notice via email.

• Mortgagees will be required to complete a new Financial Data Template.

• Non-Supervised, Large Supervised, or Investing Mortgagees must complete the audit-related questions and resubmit recertification package to the IPA for attestation.
Adjusted Net Worth Errors

• Does not include total FHA activity.

• Is based on financials of consolidated entity instead of the FHA approved entity.

• Fails to exclude assets that are unacceptable in accordance with Handbook 2000.04, REV-2 Change 22, January 2021, Chapter 7, Section 7-5.
Adjusted Net Worth Errors (continued)

Failure to exclude unacceptable assets from the computation of adjusted net worth:

- Real property other than the home office registered with HUD
- Any asset designated to offset future expenses
- Schedule of **other assets** prepared by a Mortgagee or issuer and attested to by an Independent Auditor
- Pledged Assets (except supervised institutions)
- An asset due from an officer, stockholder, or related entity
- An investment in a related entity
- Any intangible asset
- Portion of marketable security in excess of lower of cost or market
### Adjusted Net Worth Errors (continued)

**Failure to Complete the Computation of Adjusted Net Worth Template.**

<table>
<thead>
<tr>
<th>Formula</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>FHA servicing portfolio at (end of fiscal year under audit)</td>
</tr>
<tr>
<td>* HUD FHA-insured single-family mortgages only. Include HECMs at maximum claim amount.</td>
<td></td>
</tr>
<tr>
<td>(b)</td>
<td>FHA originations – FHA-insured Title II loan originations during the fiscal year</td>
</tr>
<tr>
<td>(c)</td>
<td>FHA purchases – FHA-insured Title II third-party originator purchases during the fiscal year</td>
</tr>
<tr>
<td>(d)</td>
<td>Total FHA loan activity ((d) = (a) + (b) + (c))</td>
</tr>
<tr>
<td>(e)</td>
<td>FHA-insured Title II loan originations retained at the fiscal year end</td>
</tr>
<tr>
<td>(f)</td>
<td>FHA-insured Title II third-party originator purchases retained at the end of fiscal year</td>
</tr>
<tr>
<td>(g)</td>
<td>Adjustments ((g) = (e) + (f))</td>
</tr>
<tr>
<td>(h)</td>
<td>Total adjusted FHA loan activity ((h) = (d) - (g))</td>
</tr>
</tbody>
</table>
Supporting Documents

Failure to Provide Documents for Acceptable Assets Included in the Computation of Adjusted Net Worth.

• Approved Real Property
  - Appraisal
  - Recorded Deed
  - Most Recent Mortgage Statement

• Cash Contributions
  - Contributor bank statement
  - Mortgagee bank statement showing deposited contribution.
## Adjusted Net Worth Error – Case Scenario

*Failed to Complete the Computation of Adjusted Net Worth Template

*Failed to Exclude Unacceptable Assets

<table>
<thead>
<tr>
<th>Asset Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$1,466,445</td>
</tr>
<tr>
<td>Marketable securities</td>
<td>100,246</td>
</tr>
<tr>
<td>Accounts receivable (1)</td>
<td>143,542</td>
</tr>
<tr>
<td>Inventories</td>
<td>461,695</td>
</tr>
<tr>
<td>Prepaid expenses and other assets</td>
<td>14,782</td>
</tr>
<tr>
<td>Property, plant and equipment</td>
<td>462,285</td>
</tr>
<tr>
<td>Intangible assets (Note 2f)</td>
<td>5,157,300</td>
</tr>
<tr>
<td>Goodwill (Note 2f)</td>
<td>10,533,919</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>18,340,214</strong></td>
</tr>
</tbody>
</table>

---

### Title II Single Family Program Lenders’ Adjusted Net Worth Computation

- FHA servicing portfolio at end of fiscal year under audit
- FHA-insured single-family mortgages only. Include HECMs at maximum claim amount.
- FHA originations – FHA-insured Title II loan originations during the fiscal year
- FHA purchases – FHA-insured Title II third-party originator purchases during the fiscal year
- Total FHA loan activity
- FHA-insured Title II loan origination at the fiscal year-end
- FHA-insured Title II third-party originator purchases at the end of fiscal year
- Adjustments
- Total adjusted FHA loan activity
- Net worth required
- Additional net worth required
- Total net worth
- Stockholders’ equity (net worth per balance sheet)
- Less unacceptable assets
- Adjusted net worth
- Minimum net worth required
- Adjusted net worth above or below required minimum amount
## Adjusted Net Worth Error – Case Scenario (continued)

<table>
<thead>
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<th>Amount</th>
</tr>
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</tbody>
</table>
Auditor Reporting Standards

Statement on Auditing Standards (SAS) No. 134, Auditor Reporting and Amendments, Including Amendments Addressing Disclosures In the Audit of Financial Statements.

<table>
<thead>
<tr>
<th>SAS 134</th>
<th>Impacted Reports</th>
<th>Changes</th>
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<tr>
<td></td>
<td>Audited Financial Statements</td>
<td>Ordering of Sections</td>
</tr>
<tr>
<td></td>
<td>Signed Independent Auditor’s Report on Supplementary Info</td>
<td>Expansion of Auditor and Management Responsibilities</td>
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<tr>
<td></td>
<td>Report on Internal Controls</td>
<td>Basis for Opinion Includes a Statement That the Auditor is Required To Be Independent</td>
</tr>
<tr>
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<td>Report on Compliance</td>
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冲击报告

- 审计财务报表
- 独立审计师的报告
- 补充信息
- 内部控制报告
- 遵守报告
- 部分排序
- 扩展审计师和管理层责任
- 意见的基础包括声明，审计师应是独立的

- Excludes real property other than the home office registered with HUD.
- Excludes any asset designated to offset future expenses.
- Schedule of other assets prepared by a Mortgagee or issuer, and attested to by an Independent Auditor.
Mortgagee Letter 2022-14 Unique Entity Identifier for FHA Approved Lenders, Mortgagees and Institutions Seeking FHA Approval, was published August 23, 2022.

- This Mortgagee Letter establishes FHA’s requirements for the UEI for FHA approved lenders and Mortgagees, and entities seeking approval.

- All Mortgagees currently conducting or seeking to do business with the federal government must have an active UEI registered in the System of Award Management (SAM.gov).
Unique Entity Identifier (continued)

- The registration data for the UEI entered in LEAP must match the following information in the institution profile:
  - Institution Name
  - Home Office geographic address
  - Tax ID Number

- To register for a UEI go to: https://sam.gov/content/duns-uei

- Once the UEI is obtained Mortgagees are required to update the Institution Profile in LEAP with the twelve-digit alpha-numeric value.

- Mortgagees must enter their active UEI Number into the LEAP Institution Profile on or before December 31, 2022
Resources
References

- FHA Connection user registration details: https://entp.hud.gov/clas/reginfo.cfm


- The HUD-OIG Consolidated Audit Guide is available at: http://www.hudoig.gov/reports-publications/audit-guides/consolidated-audit-guides

- Single Family Housing News (FHA INFO) emails: Frequent email notifications of new policies and training opportunities for anyone who signs up. To sign up go to: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_INFO_subscribe
## FHA Resource Center

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<th>Point of Contact</th>
<th>Hours Available</th>
<th>Comments</th>
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<tr>
<td>FHA Knowledge Base – FAQs</td>
<td><a href="http://www.hud.gov/answers">www.hud.gov/answers</a></td>
<td>24/7/365</td>
<td>Knowledge Base web page includes option to email questions.</td>
</tr>
<tr>
<td>Email</td>
<td><a href="mailto:answers@hud.gov">answers@hud.gov</a></td>
<td>24/7/365</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td>1-800-CALL-FHA (1-800-225-5342)</td>
<td>8:00 AM to 8:00 PM Eastern M-F</td>
<td>Voicemail is available after hours or during extended wait periods.</td>
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Q&A Instructions

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- Click Test Speaker & Microphone option or Microphone icon if image is crossed out.
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- When prompted by moderator, provide your name, company affiliation, then ask your question.

**Option B: Standard telephone line**

- To ask a question, press *9 to be placed in queue.
- Webinar moderator will unmute your phone and you will hear the following automated message, “You Are Unmuted” which allows you to begin speaking.
- When prompted by moderator, provide your name, company affiliation, then ask your question.
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