

**Underwriter/Mortgagee Certification**

U.S. Department of Housing and Urban Development  
Office of Housing  
Federal Housing Commissioner



**Direct Endorsement Program**

OMB Approval No. 2502-0274 (exp. 1/31/95)

Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2502-0274), Washington, D.C. 20503. Do not send this completed form to either of the above addressees.

1 HUD Case Number	2 Program Section	3 Type (Check one) <input type="checkbox"/> Single Family Home <input type="checkbox"/> Condominium	4 Property in Local Jurisdiction of (County, if applicable)
5 Date of Mortgage Approval	6 Date of Closing	7 No. of Dwelling Units (If dwelling is more than one unit, send completed form HUD-92561)	8 Proposed Construction <input type="checkbox"/> Yes (Send a completed copy of HUD-92544) <input type="checkbox"/> No
9 If this is proposed construction, has the builder certified compliance with HUD requirements? <input type="checkbox"/> Yes (include a copy of the Certificate) <input type="checkbox"/> No	10 If this is proposed construction, does the property have an individual water supply or sewage disposal systems? <input type="checkbox"/> Yes (include local health authority letter/form) <input type="checkbox"/> No	11 Is Mortgage a high loan-to-value ratio for non-occupant mortgagor in military? <input type="checkbox"/> Yes (include statement of future intent to occupy) <input type="checkbox"/> No	12 If Mortgage is to be insured under Section 221(d)(2), include local code letter.

I, the undersigned underwriter, certify that I have personally reviewed the appraisal report (if applicable), credit application, and all associated documents and have used due diligence in underwriting this mortgage. I find that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program and I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

The Mortgagee  does  does not have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.

Signature of Underwriter X	Date
Typed Name of Underwriter and ID Number	Typed Name of Mortgagee

I, the undersigned, as authorized representative of \_\_\_\_\_, mortgagor at the time of closing of this mortgage loan, certify that I have personally reviewed the mortgage loan documents, closing statements, application for insurance endorsement, and all accompanying documents. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Signature of Authorized Representative X	Date
Typed Name of Authorized Representative	Title

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete Original to HUD / Copy to Mortgagee form HUD-94113 (9/92) ref. Handbook 4000.4