

# Direct Endorsement Approval for a HUD/FHA-Insured Mortgage

U.S. Department of Housing and Urban Development

1. <input type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act		2. Agency Case No: (include any suffix)	3. Lender's Case No:	4. Section of the Act:
5. Borrower's Name & Present Address: (Include zip code)		7. Loan Amount (include the UFMIP): \$	8. Interest Rate: %	9. Proposed Maturity: yrs. mos.
6. Property Address: (including name of subdivision, lot & block no. & zip code):		10. Discount Amount (only if borrower is permitted to pay): \$	11. Amount of Up Front Premium: \$	12a. Amount of Annual Premium: / mo.
				12b. Term of Annual Premium: months
		13. Lender's I.D. Code:		14. Sponsor / Agent I.D. Code:

15. Lender's Name & Address: (include zip code)  <div style="border: 1px solid black; height: 80px; width: 100%;"></div>	16. Name & Address of Sponsor / Agent  <div style="border: 1px solid black; height: 80px; width: 100%;"></div>
17. Lender's Telephone Number: (      )	

**Type or Print all entries clearly**

**Approved:** Approved subject to the additional conditions stated below, if any.

Date Mortgage Approved \_\_\_\_\_ Date Approval Expires \_\_\_\_\_

<input type="checkbox"/> <b>Modified &amp; Approved as follows:</b>	Loan Amount (include UFMIP): \$	Interest Rate: %	Proposed Maturity: Yrs Mos	Monthly Payment: \$	Amount of Up front Premium: \$	Amount of Annual Premium: \$	Term of Annual Premium: months
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**Additional Conditions:**

- Form HUD-92544, Builder's Warranty is required.
- Owner-Occupancy **Not** required (delete item b of the borrower's Certification on the back of this sheet).
- The property is to be insured under Section 221(d)(2); a code compliance inspection is required.
- If this is proposed construction, the builder has certified compliance with HUD requirements on form HUD-92541.
- The property has a 10-year warranty.
- The mortgage is a high loan-to-value ratio for non-occupant mortgagor in military
- Other: (specify) \_\_\_\_\_

This mortgage was rated as an "accept" by a FHA-approved automated underwriting system. As such, the undersigned representative of the mortgagee certifies to the integrity of the data supplied by the lender used to determine the quality of the loan, that a Direct Endorsement Underwriter reviewed the appraisal (if applicable) and further certifies that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4

Mortgagee Representative \_\_\_\_\_  
 FHA-Approved Automated Underwriting System \_\_\_\_\_

This mortgage was rated as a "refer" or "caution" by a FHA-approved automated underwriting system, and/or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement underwriter certifies 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

Direct Endorsement Underwriter \_\_\_\_\_  
 FHA-Approved AUS (if appropriate) \_\_\_\_\_  
 DE's CHUMS ID Number \_\_\_\_\_

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.

This certifies, in compliance with the Right to Financial Privacy Act of 1978, that, in connection with any subsequent request for access to financial records for the purpose of considering or administering assistance to this applicant, the Department of Housing and Urban Development is in compliance with the applicable provisions of said act.