

FHA Lender Initial Approval Certifications – All Lender Applicants

Active as of 8/1/2016

Capitalized terms in the following statements refer to those terms as used in HUD Handbook 4000.1.

1. I certify that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as “the Mortgagee”); that I have the authority to legally bind the Mortgagee; and that I am authorized to execute these certifications and acknowledgments on behalf of the Mortgagee.
2. I acknowledge that the Mortgagee is responsible for all actions of its officers, partners, directors, principals, managers, supervisors, loan processors, loan underwriters, loan originators, and other employees of the Mortgagee, and for the actions of any Affiliates participating in FHA programs for or on behalf of the Mortgagee.
3. I certify that, to the best of my knowledge and after conducting a reasonable investigation, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator currently employed by or under contract with the Mortgagee:
 - (a) Is subject to a current suspension, debarment, Limited Denial of Participation (LDP) or other restriction imposed under 24 CFR Part 24, and 2 CFR Part 180 as supplemented by 2 CFR Part 2424, or any successor regulations to such parts, or under similar provisions of any other federal or state agency;
 - (b) Is under indictment for, or has been convicted of, an offense that reflects adversely upon the Mortgagee’s integrity, competence, or fitness to meet the responsibilities of an FHA-approved Mortgagee;
 - (c) Was convicted of, or pled guilty or *nolo contendere* to, a felony related to participation in the real estate or mortgage loan industry:
 - i. during the seven-year period preceding the date of this application for FHA approval, or
 - ii. at any time preceding the date of this application for FHA approval, if such felony involved an act of fraud, dishonesty, a breach of trust, or money laundering;
 - (d) Is subject to Unresolved Findings as a result of a HUD or other governmental audit, investigation, or review;
 - (e) Is engaged in business practices that do not conform to generally accepted practices of prudent Mortgagees or that demonstrate irresponsibility;

- (f) Is in violation of provisions of the Secure and Fair Enforcement (SAFE) Mortgage Licensing Act of 2008 (12 U.S.C. 5101 et seq.) or its equivalent under state law, including all Nationwide Multistate Licensing System and Registry requirements.
4. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the three-year period preceding the date of this application for FHA approval, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator currently employed by or under contract with the Mortgagee, was refused, or had revoked, any license necessary to conduct normal operations in the real estate or mortgage loan industry.
 5. I certify that, to the best of my knowledge and after conducting a reasonable investigation, during the 3-year period preceding the date of this application for FHA approval, neither the Mortgagee nor any officer, partner, director, principal, manager, supervisor, loan processor, loan underwriter, or loan originator employed by or under contract with the Mortgagee:
 - (a) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity (federal, state or local) with commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public transaction or contract under a public transaction;
 - (b) Was convicted of, indicted for, or otherwise criminally or civilly charged by a governmental entity with violation of federal or state antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
 - (c) Had one or more public transactions terminated for cause or default.
 6. I acknowledge, on behalf of the Mortgagee, its continuing obligation to notify HUD, in writing, within five days of any change to the information or documentation provided in connection with this application for approval.
 7. I acknowledge that, upon approval, and with its submission of each loan for insurance or request for insurance benefits, the Mortgagee will be subject to all applicable HUD regulations, Handbooks, Guidebooks, Mortgagee Letters, Title I Letters, policies and requirements, as well as Fair Housing regulations and laws including but not limited to 24 CFR § 5.105, Title VIII of the Civil Rights Act of 1968 (the Fair Housing Act) and Title VI of the Civil Rights Act of 1964.