

# *Lender Recertification Package*

## How to submit your package successfully:

- 1) All questions and submissions must be sent to [LenderRelations@ihda.org](mailto:LenderRelations@ihda.org).
- 2) Please complete the subject line with 'NMLS ID Number / Lender Name - Recertification Submission'
- 3) Include all items COMPLETED in one email at the same time
  - a) Use zip files or compressed PDF where possible, to help with size
  - b) If you are still struggling with size limits, please email and let us know so that we may provide other instructions.
- 4) Do not mail anything to our office
- 5) We will review your package in the order in which it is received. Depending on volume it can take us up to 15 business days to respond to your email.





The checklist of all required documents starts on page 2. Email [lenderrelations@ihda.org](mailto:lenderrelations@ihda.org) with questions and submissions.

**\*PLEASE READ THE CHECKLIST CAREFULLY, ALL ITEMS MUST BE CORRECT AND ACCOUNTED FOR TO BE APPROVED\***

**LENDER INFORMATION**

Company/Lender/Mortgagee Name

Company/Lender/Mortgagee NMLS ID

Preparer Name

Preparer Title

Preparer Email

Preparer Phone

**COMPLIANCE CERTIFICATIONS**

**I, (LEADERSHIP CONTACT NAME)**

**as**

**(POSITION/TITLE)**

**certify that our company is compliant with the following and will provide evidence of any at the request of the Illinois Housing Development Authority or its partners, at any time:**

- 1) Our company complies with all applicable Agency, local, state, and federal regulations, and/or ordinances.
- 2) Our company and its entities, including all DBA's and branches, are in good standing with applicable licensing authorities.
- 3) Our company complies with HUD's Affirmative Fair Housing Market regulations.
- 4) Our company complies with Appraiser Independence Requirements (AIR), including monitoring, and maintains a written policy governing the appraisal ordering process and preparation of Appraisal Reports prepared on the company's behalf.
- 5) Our company complies with, and has policies concerning, the Bank Secrecy Act, USA Patriot Act, Anti-Money Laundering Act, OFAC, and Fraud Detection and Reporting.
- 6) If our company chooses to utilize electronic signatures, we follow all required Agency, federal, and state guidelines, including the Illinois Commerce Security Act and any subsequent Illinois Law.
- 7) Our company screens all parties to mortgage origination against all applicable exclusionary lists, including, without limitation, Fannie Mae, Freddie Mac, and Ginnie Mae as required by the regulations.
- 8) Our company maintains an ongoing Quality Control Review Program. This includes a written plan that includes details on conducting reviews on a random sample of not less than 10% of loans originated on behalf of the company, resolving QC discrepancies, taking corrective actions, and reporting to senior management as required by each Agency.
- 9) During the certification period our company was not sanctioned by any State(s) (as defined at 12 U.S.C. § 1707(d)) in which the company will originate insured mortgages or Title I loans, except for those Sanctions, if any, that the Company/Mortgagee reported to HUD, GNMA, FHLMC, and/or FNMA and for which the Mortgagee/Company received explicit clearance from HUD, GNMA, FHLMC, and/or FNMA to continue with the certification process.
- 10) I certify that, during the certification period, the company, or any Authorized Representative (and/or Corporate Officer (as defined at HUD Handbook 4000.1 I.A.3.c.iv.(B)) was not:
  - a) Subject to a suspension, debarment, or under a Limited Denial of Participation (LDP); or
  - b) Refused or had revoked, any license necessary to conduct normal operations in the mortgage loan industry by any State(s) (as defined at 12 U.S.C. § 1707(d)) in which the company will originate insured mortgages or Title I loans; except for those occurrences, if any, that the company reported to HUD, GNMA, FHLMC, and/or FNMA and for which the Company/Mortgagee received explicit clearance from HUD, GNMA, FHLMC, and/or FNMA to continue with the certification process; or
  - c) Subject to a suspension, debarment, or other action as a result of principal officer background check(s), furthermore certifying all principal officer background checks have been free from negative findings.
- 11) I acknowledge that I am an Authorized Representative (and/or Corporate Officer) of the above-mentioned company authorized to execute these certifications and acknowledgments on behalf of the company.
- 12) I certify that the preceding statements are materially correct to the best of my knowledge.

**Authorized Lender Representative Signature**

**Authorized Lender Representative Title**

## **REQUIRED DOCUMENTATION**

**Included    NA**

**Please note that all underlined items below link to sample documents. If N/A is selected, a reason must be provided. E-Mail all items and questions to [lenderrelations@ihda.org](mailto:lenderrelations@ihda.org)**

1. **U.S. Bank Recertification Approval** – IHDA will verify that the lender is recently (within 18 months) an approved and/or recertified participating lender with U.S. Bank Home Mortgage.
2. Provide, as available by your primary regulator,
  - a. **Documentation of your approval to do mortgage lending in Illinois.** This will differ depending on your company. This could include a screenshot from [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) showing state licenses/registrations or a Certificate of Corporate Existence from IDFPR, OCC, etc. **AND**
  - b. **Evidence of good standing.** This will differ depending on your company. This could include a Certificate of Corporate Existence from IDFPR, OCC, etc., Secretary of State's Certificate of Good Standing, or IDFPR Credit Union Certificate of Good Standing. *(Depending on what is required in 2(a) your evidence of good standing may be included with your approval to do business.)*
3. **Copy of current IRS- W9** – Request for Taxpayer Identification Number and Certification. Must be complete, signed, and dated.
4. **Updated Lender Information Sheet** – Provides IHDA contact information and Agency approvals of the Lender. **Contacts provided on any included forms will become the only ones active with IHDA.** *(page 4 of this package)*
5. **System Administrator Form** – Designates employees of the entity to control access to IHDA's loan origination system within your company. *(page 7 of this package)*
6. Current **Errors and Omissions** and **Fidelity Bond Insurance Certificates.**
7. Copies of **current financial statements.**
8. Provide **résumés or other appropriate information** of principal officers managing the originating and underwriting processes.
9. Most recent **Scorecards from lender's three largest investors**, as available.
10. Current **Quality Control Review Plan**, including pre-funding and post funding procedures.
11. Copy of **hiring procedures** for checking all origination staff (including application through closing) against, at minimum, the U.S. General Services Administration Excluded Parties List, the HUD Limited Denial of Participation List, and the Federal Housing Finance Agency Suspended Counterparty Program List.
12. Copy of the **Information Security Policy.**
13. Copy of the **Disaster Recovery or Business Continuity Plan.**
14. Copy of **Diversity, Equity, and Inclusion Statement**, if applicable.

**ADDITIONAL NOTES:**

**E-Mail all items and questions to [lenderrelations@ihda.org](mailto:lenderrelations@ihda.org)**



111. E Wacker Drive  
STE 1000  
Chicago, IL 60601  
Attn: Homeownership  
877-456-2656  
Mortgage@ihda.org

**I. Lender Information**

Name of Lender: \_\_\_\_\_

DBA? YES NO If yes, DBA Name: \_\_\_\_\_

Address of Organization: \_\_\_\_\_  
(Corporate Address, City, State, and ZIP)

State of Incorporation: \_\_\_\_\_ Main Telephone Number: \_\_\_\_\_

Parent Company: \_\_\_\_\_  
(Name)

Illinois License Number: \_\_\_\_\_

U.S. Bank Status: Delegated Underwriting Non-Delegated UW

Name of Loan Origination System (LOS): \_\_\_\_\_

Name of eVault Vendor: \_\_\_\_\_

**II. Agency Approvals**

	<u>Yes</u>	<u>No</u>	<u>Agency #</u>
NMLS.....			
MERS ORG ID .....			
Federal National Mortgage Association (FNMA).....			
Federal Home Loan Mortgage Corporation (FHLMC).....			
Federal Housing Agency (FHA) .....			
US Department of Veterans Affairs (VA) .....			
US Department of Agriculture (USDA) .....			

**III. Other Illinois programs currently offered (County, City, etc.)**



111. E Wacker Drive  
STE 1000  
Chicago, IL 60601  
Attn: Homeownership  
877-456-2656  
Mortgage@ihda.org

#### **IV. Contact Information**

##### **President / Chief Executive Officer (CEO)**

Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

##### **Chief Operating Officer (COO)**

Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

##### **Regional / Primary Sales Manager for Illinois**

Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

##### **Post-Closing**

Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

##### **Processor**

Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

##### **Underwriter**

Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

##### **Lock Desk / Secondary**

Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

##### **Servicing Contact**

Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Telephone: \_\_\_\_\_  
Servicer/Sub-Servicer Name: \_\_\_\_\_

## V. Warehouse Information

Warehouse Lender	Line Limit	Approval Date	Contact Information

## VI. Funded Volume Information

Residential Funded Purchase Loans	Count of Total Units	Count of Illinois Units	Total Funded Volume (\$)	%Conv Loan Type	%FHA Loan Type	%VA Loan Type	%USDA Loan Type
Last Calendar Year							
Year-To-Date							
Projected IHDA loans to be delivered this year							

	Total Default Rate %	Total count of Buybacks	Count of Loans Ineligible for Delivery
Last Calendar Year			



111. E Wacker Drive  
STE 1000  
Chicago, IL 60601  
Attn: Homeownership  
877-456-2656  
Mortgage@ihda.org

## SYSTEM ADMINISTRATOR FORM

**Dear IHDA Mortgage Participating Lender:**

Please use the form below to designate the system administrators for the IHDA reservation system that is used to originate loans. System administrators are individuals at your institution who will be responsible for general maintenance of your institution’s lender database including assigning log in information to new users and making users inactive when they no longer work at your company.

**Name of Lender:**

**Name of System Administrator #1:**

Email Address:

Telephone:

Grant Access                  Remove Access                  Update Contact Info                  No Changes

**Name of System Administrator #2:**

Email Address:

Telephone:

Grant Access                  Remove Access                  Update Contact Info                  No Changes

**Name of System Administrator #3:**

Email Address:

Telephone:

Grant Access                  Remove Access                  Update Contact Info                  No Changes

Direct questions regarding this form to [Mortgage@ihda.org](mailto:Mortgage@ihda.org).