

Lender Recertification Package

Lender Name

How to submit your package successfully:

- 1) All questions and submissions must be sent to 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.





****LENDER RECERTIFICATION****
To be submitted annually by March 31st



Lender Recertification Form

The checklist of all required documents starts on page 2. Email 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	<input type="text"/>		
Company/Lender/Mortgagee NMLS ID	<input type="text"/>		
Preparer Name	<input type="text"/>	Preparer Title	<input type="text"/>
Preparer Email	<input type="text"/>	Preparer Phone	<input type="text"/>

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 Uniform Electronic Transactions 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 Mortgagee reported to HUD, GNMA, FHLMC, and/or FNMA and for which the 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 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 abovementioned company authorized to execute these certifications and acknowledgements 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

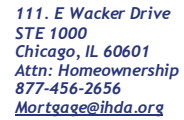
Please note that all underlined items below link to sample documents. If N/A is selected, a reason must be provided on this form or in an attached document. E-Mail all items and questions to lenderrelations@ihda.org

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 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.**
5. Current **Errors and Omissions** and **Fidelity Bond Insurance Certificates.**
6. Copies of **current financial statements.**
7. Provide **résumés or other appropriate information** of principal officers managing the underwriting and originating process.
8. Most recent **Scorecards from lender's three largest investors**, as available.
9. Current **Quality Control Review Plan**, including pre-funding and post funding procedures.
10. 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.
11. Copy of the **Information Security Policy**.
12. Copy of the **Disaster Recovery or Business Continuity Plan**.
13. Copy of **Diversity, Equity, and Inclusion Statement or Plan**, if applicable.

Please note that the Branch Form and the System Admin Forms are no longer required by IHDA for recertification.

ADDITIONAL NOTES:

E-Mail all items and questions to lenderrelations@ihda.org.



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: _____

	<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)			

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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			