

# Lender Recertification Package

*Lender Name*

## 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 email subject line with 'NMLS ID Number / Lender Name - Recertification Submission'.
- 3) As possible, 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.
  - c) If you have to send more than one email, please number them (*example: 1 of 2, 2 of 2*)
- 4) 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.
  - a) IHDA security filters may prohibit certain secure email software(s) and share file sites are prohibited.
  - b) If no response after 15 days, please email [LenderRelations@ihda.org](mailto:LenderRelations@ihda.org) directly.
- 5) We will allow valid authenticated electronic signatures (*example: DocuSign, Adobe Sign, or other similar e-sign software*).
- 6) Electronic submissions are preferred, but not required. If electing to do wet signatures, the original Agreements must be mailed to:

### Illinois Housing Development Authority

Attention: Homeownership  
111 E. Wacker Drive, Suite 1000  
Chicago, IL 60601





**\*\*LENDER RECERTIFICATION\*\***  
**To be submitted annually by March 31<sup>st</sup>**



## Lender Recertification Form

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	<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 supporting evidence 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 related Illinois Law.
- 7) Our company screens all parties to mortgage origination against all applicable exclusionary lists, including, without limitation, FNMA, FHLMC, and FHA 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, identifying trends and root causes, 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 in 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 TO BE SUBMITTED**

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 digital items and questions to [lenderrelations@ihda.org](mailto:lenderrelations@ihda.org). All instructions for sending originals are listed on page 3.**

- 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. **Executed Board Resolution from the Applicant’s Board of Directors** – Authorizes Lender to enter into the Mortgage Purchase Agreement with IHDA (*Illinois Housing Development Authority’s name must be spelled out in the resolution*). Resolution must also clearly state all authorized signatories to this transaction. The officers signing this form CANNOT also witness/execute their own signature on the form. Resolution should be on the entity’s letterhead. You may use the blank template provided or provide your own that matches the requirements in the template. Copies are allowed.
- 3. **(2) Mortgage Purchase Agreements** – The agreement between IHDA and the Lender has been updated as of January 2024 and execution **is required by every lender without alteration**. Please be sure to complete all blanks and sign all relevant pages requiring signatures. The agreement may be wet signed and mailed to IHDA or be sent to IHDA electronically with a valid authenticated electronic signature. ***Please note: The Agreement must be dated the day of the Board Resolution, or shortly thereafter.***
- 4. 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.*)

- 5. **Copy of current IRS- W9** – Request for Taxpayer Identification Number and Certification. Must be complete, signed, and dated.
- 6. **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.**
- 7. **Current Errors and Omissions and Fidelity Bond Insurance Certificates.**

- 8. Copies of **current financial statements**. Please provide written explanation of any deficit net income or non-recurring expenditures.

- 9. Provide **résumés or other appropriate information** of principal officers managing the underwriting and originating process.

- 10. Most recent **Scorecards from lender’s three largest investors**, as available.

- 11. Current **Quality Control Review Plan**, including pre-funding and post funding procedures.
- 12. 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.
- 13. Copy of the **Information Security Policy**.
- 14. Copy of the **Disaster Recovery or Business Continuity Plan**.
- 15. Copy of **Diversity, Equity, and Inclusion Statement**, if applicable.

**ADDITIONAL NOTES:**

**SUBMISSION INSTRUCTIONS**

**All electronic documents/copies and any questions must be e-mailed to:**  
**[lenderrelations@ihda.org](mailto:lenderrelations@ihda.org)**  
*(electronic submissions preferred, but not required)*

**If electing to do wet signatures, the original Agreements must be mailed to:**  
Illinois Housing Development Authority  
Attention: Homeownership  
111 E. Wacker Drive, Suite 1000  
Chicago, IL 60601



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): \_\_\_\_\_

Lender's Primary Regulator: \_\_\_\_\_

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 .....			_____
U.S. Bank HFA Lender ID .....			_____
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: \_\_\_\_\_

##### **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			