



## 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 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](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.**
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](mailto:lenderrelations@ihda.org).**