

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



## Lender Recertification Application



All required documents are located on page 2. Please email [lenderrelations@ihda.org](mailto:lenderrelations@ihda.org) with all questions and submissions.  
*\*PLEASE READ THE CHECKLIST CAREFULLY, ALL ITEMS MUST BE CORRECT AND ACCOUNTED FOR TO BE APPROVED\**

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### LENDER INFORMATION

Lender Name

Lender NMLS ID

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### COMPLIANCE CERTIFICATIONS

I, (LEADERSHIP CONTACT NAME) \_\_\_\_\_ as

(POSITION)

(PHONE NUMBER)

(EMAIL ADDRESS)

certify that our organization is compliant with the following:

Our organization and its entities, including all DBA's and branches, are in good standing with applicable licensing authorities.

Our organization complies with HUD's Affirmative Fair Housing Market regulations.

Our organization complies with AIR, including monitoring.

Our organization complies with, and has policies concerning, the Bank Secrecy Act, Anti-Money Laundering Act, OFAC, and Fraud Detection and Reporting.

Our organization complies with all applicable state and federal regulations.

Our organization has no unresolved sanctions against us.

If our organization 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.

Our organization 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.

# NOTES FOR IHDA

Authorized Lender Representative Signature

Authorized Lender Representative Title

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REQUIRED DOCUMENTATION TO BE SUBMITTED (If NA is selected an LOX must be provided)

Included

NA

1. **U.S. Bank Recertification Letter** – expresses recent recertification (within 18 months) as a participating Lender with U.S. Bank Home Mortgage MRBP. This can be obtained by emailing [Lender.Management@USBank.com](mailto:Lender.Management@USBank.com).
2. **Copy of Active Business License Registered with IDFPR** – All entities must provide proof of active licensure with the Illinois Department of Financial and Professional Regulation indicating approval to originate mortgages. **No screenshots are allowed.**
3. **Current Certificate of Good Standing** – All entities must order a current certificate of good standing with the Office of the Illinois Secretary of State. **No screenshots are allowed.** (If unable to provide, please reach out to [lenderrelations@ihda.org](mailto:lenderrelations@ihda.org).)
4. **Copy of current IRS- W9** – Request for Taxpayer Identification Number and Certification. Must be complete, signed, and dated.
5. **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.**
6. Evidence of **Agency approvals** obtained during the past 12 months (if applicable – if not applicable, please state that no changes have occurred).
7. **MITAS System Administrator Form** – Designates employees of the entity to control access to MITAS (IHDA’s loan origination system) within your organization.
8. **Branch Form** – Provides IHDA Lender information on a branch level to be included in our “Find a Lender” tool (for Illinois branches offering IHDA Products only). **Branches provided will become the only ones active with IHDA and others will be deactivated.** Use multiple copies or a .csv as needed.
9. **Current Errors and Omissions and Fidelity Bond Insurance Certificates.**
10. Copies of current **financial statements.**
11. Current **Quality Control Plan.**
12. If changes to principal leadership have occurred within most recent recertification period, provide **résumés** of all principal officers, underwriters, and/or QC personnel with an **organization chart.**
13. Most recent **Scorecards from lender’s three largest investors**, as available.
14. Information on the **institutions providing warehouse lines of credit**, if applicable (including the name of warehouse bank, contact information, and amount of each line of credit), as available.
15. **Production Statistics** which includes volume breakdown by product for year-to-date and previous year with total volume of loans originated in Illinois and anticipated volume projections of loans to be sold to the Authority, as well as the default rate, number of buybacks, and number of loans ineligible to be sold.

**SUBMISSION INSTRUCTIONS**

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