



ILLINOIS HOUSING DEVELOPMENT AUTHORITY

Lender Application Submission Checklist

Thank you for selecting IHDA as your lending partner! In order to become an approved IHDA lender, please review the following required items. Please note, all IHDA lenders must be approved with the corresponding Agency or GSE (Government Sponsored Enterprise) whose lending products they intend to originate (i.e. – FNMA, FHA, VA, USDA). Please allow 30 to 60 days for a determination. Blank versions of all required documents are linked within this checklist.

****Please read this checklist carefully, all items must be correct and accounted for to be approved****

[U.S. Bank Approval Letter](#) – expresses approval as a participating Lender with U.S. Bank Home Mortgage MRBP. This can be obtained by emailing Lender.Management@USBank.com.

[Executed Board Resolution from the Applicant's Board of Directors](#) – Authorizes Lender to enter into the Mortgage Purchase Agreement with IHDA (*IHDA's name must be spelled out in the resolution*). Resolution must also clearly state all authorized signatories to this transaction. Resolution should be on the entity's letterhead. You may provide your own, or use the blank template provided. Copies are allowed.

[Certificate of Incumbency](#) – An officer of the entity certifies the identity and signatures of the authorized signatories of The Lender (as indicated on the Board Resolution required above). It must, at a minimum, include the name, title, and original signature specimen of whoever will be executing the Mortgage Purchase Agreement. The officers signing this form CANNOT also witness/execute their own signature on the form. You may provide your own, or use the blank template provided. No copies, signed original required. ***Please note! This certificate must be dated the day of the Board Resolution, or shortly thereafter.*** – No copies or digital signature allowed, signed original required.

[\(2\) Mortgage Purchase Agreements](#) – The actual agreement between IHDA and The Lender. We require two signed copies. Please be sure to complete all blanks and sign all relevant pages requiring signatures. ***Please Note! The Agreement must be dated the day of the Board Resolution, or shortly thereafter.*** No copies or digital signature allowed, signed original required.

[Originator Information Sheet](#) – Provides IHDA contact information and agency approvals of the lender.

[MITAS System Administrator Form](#) – Designates employees of the entity to control access to MITAS (IHDA's loan origination system) within your organization.

[Brochure Information/Branch Form](#) – Provides IHDA lenders information on a branch level to be included in our ["Find a Lender" tool](#) (For Illinois branches only).

[Copy of Active Business License Registered with IDFP](#) – All entities must provide proof of active licensure with the Illinois Department of Financial and Professional Regulation.

[Current Certificate of Good Standing](#) – All entities must order a current certificate of good standing with the Office of The Illinois Secretary of State.

[Copy of IRS-W9](#) – Request for Taxpayer Identification Number and Certification. Must be complete, signed, and dated.

[E-Signature Certification](#)

If our organization chooses to utilize electronic signatures, we follow all required Agency and State guidelines, including the Illinois Commerce Security Act and any subsequent Illinois Law.

[OFAC, Bank Secrecy Act, Anti-Money Laundering and Fraud Detection and Reporting Certification](#)

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

MAIL ALL ITEMS TO:

Illinois Housing Development Authority, Attention: Homeownership,
111 E. Wacker Drive, Suite 1000, Chicago, IL 60601

For any questions, please email LenderRelations@ihda.org