

# Lender Approval

The Lender Approval function allows authorized users to access many lending institution options including updating branch information, adding or terminating loan correspondents, and adding authorized agents. Lender Approval is divided into Title I and Title II functions. You must be authorized to perform Title I, Title II, or both functions. Title I authorization deals with manufactured homes and home improvements. Title II authorization deals with single family homes.

The following options can be accessed under Lender Approval with Title I and Title II authorization:

- ◆ Institution Profile (Title I & Title II Authorization)
  - ◆ Branch Functions (Title I & Title II Authorization)
  - ◆ Sponsor Relations (Title I & Title II Authorization)
  - ◆ Authorized Agent Relations (Title II Authorization)
- ✍ *Access to, and content presented on Lender Approval pages are based on the user's lending institution type.*
- *On all pages, the command buttons, such as , appear only if the user is authorized to perform that function.*
  - *The highlighted/underlined links indicate that the user has authorization to perform the respective functions.*

## Accessing the Options

To access the options available on the Lender Approval menu:

1. Select Lender Approval on the Single Family FHA page.
2. Click the desired option under Title I or Title II. The selected Lender Approval page appears.

✍ *Headquarters and Homeownership Center users must enter a five-character Institution ID on the Lender ID Specification page and may only view the Lender Approval pages.*

✍ *If you need assistance completing the pages or with field definitions, click [Help](#).*

## Institution Profile

The Institution Profile function allows you to access and print your organization's yearly recertification form, pay your recertification fees online, and view your lending institution's information, including:

- ◆ the total number of FHA branches
- ◆ loan correspondents or sponsors
- ◆ mortgagee type
- ◆ fiscal year end date
- ◆ next annual recertification requirements.

Home office details, including the six addresses used by HUD, can be viewed and updated. Additional information depends on the user's institution type. Loan Correspondents have access to Sponsor Relations. All other institution types have additional access to Loan Correspondents and Authorized Agent Relations.

The following sample pages are for Lending Institution Type 2: Supervised.

◆ **Lender Approval - Institution Profile**  
**Title II**  
**NATIONAL BANK REDWOODS NA - 82171**

GNMA ID: 0

NOTE: if corporate name is different, submit copy of official document changing name to:  
 HUD-Lender Approval & Recertification Division  
 Room B133/P3214 451 Seventh St., S.W.  
 Washington, DC 20410

[View Home Office Details](#)

**Total Number FHA Branches:** 3  
**Total Number Loan Correspondents:** 78  
**Total Number Authorized Agent Relations:** 5

**Mortgagee Type:** 2 **Supervised Mortgagee**

**Fiscal Year Ends** on last day of: May **Last Recertified for:** 2001

**Next Annual Recertification Requires:**  
**Remittance** by 06/30 of \$1,100.00 via Pay.gov

[Pay Online](#)

**Submission** by 08/29 of: Audited Financial Statement + Calculated Net Worth  
 to HUD FHA electronically using the [Lender Assessment Subsystem](#)

**Get Recertification V-Form:** [Recertification Form](#)



[Payment History](#)    [Show Branches](#)    [Show Sponsors](#)

Figure 1: Lender Approval – Institution Profile (Title II) page

[Recertification Form](#) Launches Adobe Reader® to display your lending institution’s Title II Yearly Verification Report. Use Adobe Reader® menus and options to view, save and print the report. The report verifies your organization’s certification information and fees due. Submit the signed form to HUD Headquarters for annual recertification.

[Pay Online](#) Allows you to pay your institution’s recertification fees online via HUD’s Pay.gov service. When Pay.gov is used, fees are automatically calculated based on the number of active branches associated with your institution and the payment is automatically taken from the banking account you designate. A confirmation page allows you to review and correct information before the payment is submitted. You may then save and/or print your final receipt (see Figure 2).

[Payment History](#) Provides a historical list of recertification payments made online using Pay.gov. Information for each Pay.gov payment includes the payment date, HUD and Pay.gov tracking IDs, payment amount, and payment status.

**Online Recertification Payment**  
**Title II**  
**NATIONAL BANK REDWOODS NA - 82171**

---

**Your payment information has been received. Thank you.**

HUD Tracking ID: 417700016  
 Transaction amount: \$1,500.00  
 Account Number ending in: \*\*\*\*\*7890  
 Date and time of receipt: 06/25/2004 01:23:54 PM EST

The above amount will be withdrawn from your Business Checking account. This transaction will be processed within 24 hours from the time that you submit it and will be reflected on the FHA Connection within 2 business days.  
 Please print this screen for your records.

Figure 2: Lender Approval – Recertification Payment Receipt page

## Institution Profile Links

Provides the six addresses and other detailed information associated with the lending institution’s main office. Users with authorization may update information.

**◆ Lender Approval - Institution Details**  
**Title II**  
**NATIONAL BANK REDWOODS NA - 8217100002**

---

**Geographic Address of Home Office** ?

Attention:  (Do not use individual's name) [Help](#)

Street:

City:

State: CA Zip Code:  -

County Name:

Phone Number:   -  Fax Number:  -

Internet/E-Mail Address:

**CHUMS (Processing & Underwriting) Address**

Attention:  (Do not use individual's name)

Figure 3: Lender Approval – Institution Details

Show Branches

Displays the branch address details for the lending institution. The lending institution's home office is highlighted in yellow. Users with authorization may access a branch or add a new branch by clicking the respective highlighted/underlined link.

**◆ Lender Approval - Branch List**  
**Active Branches**  
 Title II  
 NATIONAL BANK REDWOODS NA - 8217100002

---

[Add a new branch](#) or select an existing branch from the list below for review or modification. Home Office is highlighted in yellow.

---

4 Active branches have been found . Displaying branches 1 - 4.

Branch ID	Doing Business As	Address	City	State
<a href="#">8217100083</a>		3201 DANVILLE BLVD SUITE 260	ALAMO	CA
<a href="#">8217100002</a>	ABC CORP	2227 CAPRICORN WAY BLDG E 100A	SANTA ROSA	CA
<a href="#">8217100060</a>		2227 CAPRICORN WAY BLDG E S-100	SANTA ROSA	CA
<a href="#">8217100104</a>		GSTREET	GCITY	VA

Figure 4: Lender Approval – Branch List (Active Branches) page

Show Loan Correspondents

Displays existing loan correspondent relations for the lending institution. Users with authorization may view summary information for existing relations, terminate one or more relations, generate a report of existing relations, or add a loan correspondent by clicking the respective highlighted/underlined link.

**◆ Lender Approval - Sponsor Relations**  
 Title II  
 NATIONAL BANK REDWOODS NA - 8217100002  
 Supervised Mortgagee

---

**Existing Loan Correspondent Relation(s)**

The total number of existing Loan Correspondent relationships found was 78. Using this page, you may select an institution with which you have an existing relationship to see summary information, terminate one or more relationships, [generate a report of existing relationships](#), or [add a loan correspondent](#). [\[Help\]](#)

Home Office ID	Corporate Name	Start Date	Status	Delete
<a href="#">8928900001</a>	ABC MORTGAGE INC	1996-10-04	A	<input type="checkbox"/>
<a href="#">8807700001</a>	ACCURATE LENDERS MORTGAGE	1995-06-28	A	<input type="checkbox"/>
<a href="#">8614200009</a>	ALL AMERICAN MORTGAGE	1995-01-30	T	<input type="checkbox"/>
<a href="#">8609500005</a>	AMERICAN CAPITAL HOME LOAN INC	1995-03-09	A	<input type="checkbox"/>
<a href="#">8669600005</a>	AMERICAN HOME MORTGAGE INC	1996-06-28	T	<input type="checkbox"/>

Select Institutions beginning with the letter(s):

Search For Institution ID:

Figure 5: Lender Approval – Sponsor Relations page

Show Agents

Displays existing relations as *Principal* for the lending institution. Users with authorization may view agent summary details for an institution with which there is an existing relation, delete the relation, generate a report of existing relations, and add an authorized agent by clicking the respective highlighted/underlined link. This function only displays with Title II authorization.

**◆ Lender Approval - Authorized Agent Relations**  
**Title II**  
**NATIONAL BANK REDWOODS NA - 8217100002**  
**Supervised Mortgagee**

---

**Existing Relations as *Principal***

The total number of existing relationships found was 5. Using this page, you may select an institution with which you have an existing relationship to see summary information or delete the relationship, [generate a report of existing relationships](#), or [add an authorized agent](#). [Help]

Home Office ID	Corporate Name	Start Date	Status	Delete
<a href="#">2160609998</a>	AMERICAN LOANS COMPANY	1999-03-23	A	<input type="checkbox"/>
<a href="#">4614109996</a>	LAND SOURCE MORTGAGE	1999-02-22	A	<input type="checkbox"/>
<a href="#">2507000009</a>	HOME WIDE MORTGAGE CORPORATION	1997-05-29	A	<input type="checkbox"/>
<a href="#">5732600002</a>	NORTH MORTGAGE GROUP INC	1997-10-21	A	<input type="checkbox"/>
<a href="#">6706200003</a>	LOAN RESOURCE MORTGAGE COMPANY	1997-07-25	A	<input type="checkbox"/>

Select Institutions beginning with the letter(s):

Search For Institution ID:

Figure 6: Lender Approval – Authorized Agent Relations page

## Branch Functions

**B**ranch Functions allows you to add a new branch, display an existing branch, request a list of branches, generate a report of all of the branches, or define a specific subset using the selection criteria below. Additionally, information may be viewed for an individual branch by entering a specific branch ID. Authorized users may add or delete a branch.

When using this function, you need to be aware of the following:

- ◆ Loan Correspondents (Type 4) cannot add branches and must contact the Lender Approval Division at HUD.
- ◆ To reinstate a deleted branch, you must contact the Lender Approval Division at HUD.
- ◆ If existing branches need to be reviewed before adding a new branch click . This function allows you to add branches directly from the Branch List page if you have "add branch" authority.

**◆ Lender Approval - Branch Functions**  
**Title II**  
**NATIONAL BANK REDWOODS NA - 8217100002**

---

Using this page, you may choose to [add a new branch](#), display an existing branch, request a list or generate a report of all branches or define a specific subset using the selection criteria below. If you need to review existing branches before adding a new one, select the "List Branches" function, you will then be able to add branches directly from the Branch Listing page if you have "add branch" authority.

**Display an Existing Branch** [Help]

Branch ID:

**Selection Criteria Form**  
 Define your branch selection criteria for a list of branches:  
 (Default selections will produce a list of all active branches for your institution)

Select a State:  Enter Full or Partial City Name:  Select Status:

Figure 7: Lender Approval – Branch Functions

## Adding a New Branch

Branch Functions' *add a new branch* allows you to add branch information including branch office, CHUMS, and insurance endorsement addresses and phone numbers.

**◆ Lender Approval - Add Branch**  
Title II  
TRUST ONE MORTGAGE CORPORATION - 84636

---

**Geographic Address of Branch Office** ?

Attention:  (Do not use individual's name) [\[Help\]](#)

Street:

City:

State:  Zip Code: -

County Name:

Phone Number: - Fax Number: -

Internet/E-Mail Address:

**CHUMS (Processing and Underwriting) Address**

Attention:  (Do not use individual's name)

Street:

City:  State:  Zip Code: -

**Insurance Endorsement Address**

Attention:

Street:

City:  State:  Zip Code: -

**Doing Business As (if utilizing a DBA)**

Name:

I certify that this branch office has a DBA certificate from the appropriate regulatory authority for the State in which it is located.  Yes  No

Figure 8: Lender Approval – Add Branch

✍ Wait for results to appear in order to get the Lender ID for the new branch.

## Sponsor Relations

The Sponsor Relations function allows you to select an institution with which you have an existing relationship. Additionally, you may view summary information, terminate one or more relationships, generate a report of existing relationships, or add a loan correspondent.

**◆ Lender Approval - Sponsor Relations**  
Title II  
NATIONAL BANK REDWOODS NA - 821710002  
Supervised Mortgagee

---

**Existing Loan Correspondent Relation(s)**

The total number of existing Loan Correspondent relationships found was 78. Using this page, you may select an institution with which you have an existing relationship to see summary information, terminate one or more relationships, [generate a report of existing relationships](#), or [add a loan correspondent](#). ?

Home Office ID	Corporate Name	Start Date	Status	Delete
<a href="#">8928900001</a>	ABC MORTGAGE INC	1996-10-04	A	<input type="checkbox"/>
<a href="#">8807700001</a>	ACCURATE LENDERS MORTGAGE	1995-06-28	A	<input type="checkbox"/>
<a href="#">8614200009</a>	ALL AMERICAN MORTGAGE	1995-01-30	T	<input type="checkbox"/>
<a href="#">8609500005</a>	AMERICAN CAPITAL HOME LOAN INC	1995-03-09	A	<input type="checkbox"/>
<a href="#">8669600005</a>	AMERICAN HOME MORTGAGE INC	1996-06-28	T	<input type="checkbox"/>

Select Institutions beginning with the letter(s)

Search For Institution ID:

Figure 9: Lender Approval – Sponsor Relations page

- ✍ *Deleting a “sponsorship” means that the institution is withdrawn as a sponsor.*
- ✍ *Neither a sponsor nor loan correspondent may delete a relationship if it is the loan correspondent’s only sponsor.*
- ✍ *Sponsors add loan correspondents; loan correspondents cannot add sponsors.*

## Authorized Agent Relations

The Authorized Agent Relations function allows you to view, as *Principal* or as *Agent*, existing relations with other lending institutions. Initially, the page displays existing relationships wherein the user’s institution is the principal. To view relationships as the Agent, click . Use  buttons to switch between viewing (relationships) as Principal and as Agent.

- ✍ *The Principal view lists the authorized agents for the user’s lending institution.*
- ✍ *The Agent view lists the principal lending institutions for which the user’s institution can serve as an authorized agent.*

Users with authorization may view agent/principal details, delete the relation, generate a report of existing relations, and add a new principal/agent.

- ✍ *This function only displays with Title II authorization.*

**◆ Lender Approval - Authorized Agent Relations**  
**Title II**  
**NATIONAL BANK REDWOODS NA - 8217100002**  
**Supervised Mortgagee**

---

**Existing Relations as *Principal***

The total number of existing relationships found was 5. Using this page, you may select an institution with which you have an existing relationship to see summary information or delete the relationship, [generate a report of existing relationships](#), or [add an authorized agent](#).  [\[Help\]](#)

Home Office ID	Corporate Name	Start Date	Status	Delete
<a href="#">2160609998</a>	AMERICAN LOANS COMPANY	1999-03-23	A	<input type="checkbox"/>
<a href="#">4614109996</a>	LAND SOURCE MORTGAGE	1999-02-22	A	<input type="checkbox"/>
<a href="#">2507000009</a>	HOME WIDE MORTGAGE CORPORATTON	1997-05-29	A	<input type="checkbox"/>
<a href="#">5732600002</a>	NORTH MORTGAGE GROUP INC	1997-10-21	A	<input type="checkbox"/>
<a href="#">6706200003</a>	LOAN RESOURCE MORTGAGE COMPANY	1997-07-25	A	<input type="checkbox"/>

Select Institutions beginning with the letter(s):

Search For Institution ID:

Figure 10: Lender Approval – Authorized Agent Relations page