

FHA LENDER ANNUAL CERTIFICATION STATEMENTS
(All Government, Supervised and Non-Supervised Mortgagees)

Active as of 1/1/2020

1. I acknowledge that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as "the Mortgagee") authorized to execute these certifications and acknowledgements on behalf of the Mortgagee.
2. I certify that, during the Certification Period, the Mortgagee, or any 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 Mortgagee will originate insured mortgages or Title I loans; except for those occurrences, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.
3. I certify that during the Certification Period the Mortgagee was not Sanctioned by any State(s) (as defined at 12 U.S.C. § 1707(d)) in which the Mortgagee will originate insured mortgages or Title I loans, except for those Sanctions, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.
4. I certify that the preceding statements are materially correct to the best of my knowledge.

WARNING: This warning applies to all certifications made in this document.

Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. §3729

FHA LENDER ANNUAL CERTIFICATION STATEMENTS
(All Investing Mortgagees)
Active as of 6/20/2024

1. I acknowledge that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as "the Mortgagee") authorized to execute these certifications and acknowledgements on behalf of the Mortgagee.
2. I certify that, during the Certification Period, the Mortgagee, or any 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 Mortgagee will purchase, service, or sell insured mortgages or Title I loans; except for those occurrences, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.
3. I certify that during the Certification Period the Mortgagee was not Sanctioned by any State(s) (as defined at 12 U.S.C. § 1707(d)) in which the Mortgagee will purchase, service, or sell insured mortgages or Title I loans, except for those Sanctions, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.
4. I certify that the preceding statements are materially correct to the best of my knowledge.

WARNING: This warning applies to all certifications made in this document.

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FHA LENDER ANNUAL CERTIFICATION STATEMENTS
(All Government-Sponsored Enterprises)
Active as of 6/20/2024

1. I acknowledge that I am a Corporate Officer of the abovementioned Mortgagee (hereinafter referred to as "the Mortgagee") authorized to execute these certifications and acknowledgements on behalf of the Mortgagee.
2. I certify that, during the Certification Period, the Mortgagee, or any 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 Mortgagee will purchase, service, or sell insured mortgages or Title I loans; except for those occurrences, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.
3. I certify that during the Certification Period the Mortgagee was not Sanctioned by any State(s) (as defined at 12 U.S.C. § 1707(d)) in which the Mortgagee will purchase, service, or sell insured mortgages or Title I loans, except for those Sanctions, if any, that the Mortgagee reported to HUD and for which the Mortgagee received explicit clearance from HUD to continue with the certification process.
4. I certify that the preceding statements are materially correct to the best of my knowledge.

WARNING: This warning applies to all certifications made in this document.

Anyone who knowingly submits a false claim, or makes false statements is subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. §3729