

Chapter 9. Monitoring Lender Performance

Table of Contents

Section A. Lender Monitoring Overview

Overview	9-A-1
1. General Information on Lender Monitoring	9-A-2

Section B. Lender Monitoring Tools

Overview	9-B-1
1. Post-Endorsement Technical Reviews (PETRs)	9-B-2
2. Mortgagee Performance Reports	9-B-5
3. Underwriting Report System (URS) Reports	9-B-8
4. On-Site and Remote Lender Monitoring Reviews	9-B-11
5. Neighborhood Watch Early Warning System	9-B-14
6. Other Lender Monitoring Tools	9-B-17

Section C. Post-Endorsement Technical Review (PETR) Procedures

Overview	9-C-1
1. Targeting Lenders for PETRs	9-C-2
2. PETR Ratings	9-C-3
3. PETR URS Data Entry Requirements	9-C-5
4. Deficiency Letters and Lender Responses	9-C-7

Section D. Lender Sanctions

Overview	9-D-1
1. General Information on Lender Sanctions	9-D-2
2. Lender Probation	9-D-3
3. Withdrawal of Direct Endorsement (DE) Authority	9-D-6
4. Use of Indemnification Agreements	9-D-9
5. Civil Money Penalties	9-D-10
6. Sanctions Against Individuals and Other Program Participants	9-D-15
