



# Annual Lender Recertification Checklist

## Fees and Forms

- ☐ \$500 non-refundable recertification fee payable to CalHFA (include copy of shipment for tracking)
- ☐ Fully completed and executed CalHFA Lender Recertification Update form

## Company Information

- ☐ Company organizational chart

*Include names and titles of officers and managers over:*

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Loan Production | <input type="checkbox"/> Underwriting                  | <input type="checkbox"/> Secondary Marketing         |
| <input type="checkbox"/> Loan Operations | <input type="checkbox"/> Quality Assurance/<br>Control | <input type="checkbox"/> Closing and<br>Post Closing |

## Company Branches

*List to include:*

- |  |   |
|--|---|
| <input type="checkbox"/> DBA Name              | <input type="checkbox"/> Branch manager's email address |
| <input type="checkbox"/> Physical address      | <input type="checkbox"/> Branch telephone number        |
| <input type="checkbox"/> Branch manager's name |   |

# Annual Lender Recertification Form

Company's Full Legal Name: \_\_\_\_\_

Under the name of, doing business as (DBA): \_\_\_\_\_

Physical Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ Main Phone #: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ Main Phone #: \_\_\_\_\_

Company Website Address: \_\_\_\_\_

**Principal Executive Officer:** \_\_\_\_\_ Title: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**Principal Financial Officer:** \_\_\_\_\_ Title: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**Recertification Process Contract:** \_\_\_\_\_ Title: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**Company Liaison for CalHFA:** \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ Main Phone #: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

Company Fiscal Year Ends: \_\_\_\_\_

☐ Mortgage Banker, company headquarters located in: \_\_\_\_\_

☐ Commercial Bank, company headquarters located in: \_\_\_\_\_

☐ Thrift, company headquarters located in: \_\_\_\_\_

☐ Federally-chartered Savings Institution, headquartered in: \_\_\_\_\_

☐ State-chartered Savings Institution, company headquarters located in: \_\_\_\_\_

☐ Credit Union, company headquarters located in: \_\_\_\_\_

☐ Partnership, company headquarters located in: \_\_\_\_\_

☐ Other (specify): \_\_\_\_\_, headquartered in: \_\_\_\_\_

Federal Tax ID: \_\_\_\_\_ Company Licensed By: \_\_\_\_\_

**Check the appropriate box:**

- ☐ Limited Partnership (LP or LLP)
- ☐ C - Corporation
- ☐ S - Corporation
- ☐ Limited Liability Company (LLC)

- ☐ Sole Proprietorship
- ☐ General Partnership
- ☐ Other: \_\_\_\_\_

**Are you a:**

1. Fannie Mae approved Lender? ..... ☐ Yes ☐ No # \_\_\_\_\_
2. Freddie Mac approved Lender? ..... ☐ Yes ☐ No # \_\_\_\_\_
3. HUD (FHA) Single Family Lender? ..... ☐ Yes ☐ No # \_\_\_\_\_
4. HUD (FHA) Direct Endorsement Lender? ..... ☐ Yes ☐ No # \_\_\_\_\_
5. HUD (FHA) Single Family Servicer? ..... ☐ Yes ☐ No # \_\_\_\_\_
6. VA Approved Lender? ..... ☐ Yes ☐ No # \_\_\_\_\_
7. USDA Approved Lender? ..... ☐ Yes ☐ No # \_\_\_\_\_
8. Lakeview approved Lender? ..... ☐ Yes ☐ No # \_\_\_\_\_
9. MERS Approved Lender? ..... ☐ Yes ☐ No # \_\_\_\_\_

**Provide information for all parent companies and subsidiaries** (attach additional sheets if necessary):

Company Name and Mailing Address:

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Fannie Mae ..... ☐ Yes ☐ No

# \_\_\_\_\_

Freddie Mac: ..... ☐ Yes ☐ No

# \_\_\_\_\_

HUD: ..... ☐ Yes ☐ No

# \_\_\_\_\_

CalHFA: ..... ☐ Yes ☐ No

# \_\_\_\_\_

Company Name and Mailing Address:

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Fannie Mae ..... ☐ Yes ☐ No

# \_\_\_\_\_

Freddie Mac: ..... ☐ Yes ☐ No

# \_\_\_\_\_

HUD: ..... ☐ Yes ☐ No

# \_\_\_\_\_

CalHFA: ..... ☐ Yes ☐ No

# \_\_\_\_\_

Does your company do business under any other names (as a "DBA")? ..... ☐ Yes ☐ No

**List all DBAs that will fund CalHFA loans** (attach addl. sheets if necessary): \_\_\_\_\_

List warehouse line(s) of credit used for funding CalHFA loans, if applicable (attach addl. sheets if needed):

Warehouse Bank's Name \_\_\_\_\_

ABA # \_\_\_\_\_ Account # \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Line of Credit Amount (\$) \_\_\_\_\_

Contact Person & Phone Number \_\_\_\_\_

### Required Insurance Coverage

Insurance Type	Coverage Amount	Expiration Date
Fidelity Bond		
Errors & Omissions		

### Financial Summary

Time Period	Net Income	Equity/Net Worth	Assets
FY ending: __/__/__			
FY ending: __/__/__			
Fiscal YTD: __/__/__			

### Which CalHFA Loan Programs does your company offer?

Check all that apply

☐ CalPLUS FHA w/ZIP

☐ HUD 184

☐ MyHome

☐ CalHFA FHA

☐ CalHFA USDA

☐ CalPLUS  
Conventional w/ZIP

☐ Limited 203(k)

☐ CalHFA VA

☐ CalHFA Conventional

### How will your company originate/offer CalHFA loan program(s)/products(s)?

Check all that apply

☐ Retail

☐ Wholesale

## List Personnel In The Following Areas

Title	Name	Phone	Email
Operations Manager			
Production Manager			
Underwriting Manger			
QC/QA Manager			
Secondary Marketing Manager			
MERS Manager			
Shipping/Closing Manager			
Interim Loan Servicing Manager			
Loan Servicing Manager			

## Officer Certifications

*Disclose whether any of the principal officers, partners, owners or directors have been:*

1. Employed by an institution at the time of or within the two (2) years preceding its debarment by the Department of Housing and Urban Development? ..... ☐ Yes ☐ No  
Describe (in detail): \_\_\_\_\_  
\_\_\_\_\_
2. Denied an operating license or otherwise sanctioned by any licensing or regulatory body? .. ☐ Yes ☐ No  
Describe (in detail): \_\_\_\_\_  
\_\_\_\_\_
3. Have been convicted of a crime or named in a pending criminal proceeding (excluding traffic violations and other minor offenses)? ..... ☐ Yes ☐ No  
Describe (in detail): \_\_\_\_\_  
\_\_\_\_\_
4. Subject to an order, judgment, or decree enjoining him or her from engaging in any activities in connection with any type of business transaction (including the purchase or sale of a security) or acting as (or as an associated or affiliated person of) an investment adviser, underwriter, broker, dealer, financial institution, or another business? ..... ☐ Yes ☐ No  
Describe (in detail): \_\_\_\_\_  
\_\_\_\_\_

## Lender Certifications

### Is your institution:

1. The subject of any litigation, assessments, or contingent liabilities that would result in any material adverse change in business, operations, financial condition, properties or assets of your institution, or in any material liability on the part of your institution, or which would draw into question an agreement with CalHFA, any of your loans to be purchased by CalHFA or of any action taken or to be taken in connection with your obligations under an agreement with CalHFA, or which would be likely to impair materially the ability of your institution to perform under an agreement with CalHFA? ..... ☐ Yes ☐ No

Describe (in detail; attach additional sheets if necessary): \_\_\_\_\_

\_\_\_\_\_

2. The defendant in any class action suit..... ☐ Yes ☐ No

Describe (in detail; attach additional sheets if necessary): \_\_\_\_\_

\_\_\_\_\_

### Has your company:

1. Had a judgment entered against your institution, or have you entered into a settlement in any class action suit?..... ☐ Yes ☐ No

Describe (in detail): \_\_\_\_\_

2. Ever been suspended or terminated by FHA, VA, Fannie Mae, Freddie Mac, Private Mortgage Insurer, or other investor? ..... ☐ Yes ☐ No

Describe (in detail; attach additional sheets if necessary): \_\_\_\_\_

\_\_\_\_\_

3. Been declared insolvent, made a general assignment for the benefit of creditors, declared bankruptcy, suffered or permitted the appointment of a receiver for its business or assets, liquidated, or denied fidelity insurance coverage or mortgagee's errors and omissions insurance coverage? ..... ☐ Yes ☐ No

Describe (in detail; attach additional sheets if necessary): \_\_\_\_\_

\_\_\_\_\_

4. Been on any form of "Watch List" or be subject to a cease and desist order, suspended, debarred, under a limited denial of participation, or otherwise restricted under provisions of HUD or other governmental agency in the last five (5) years or at any time during its working relationship with CalHFA? (including parent company)..... ☐ Yes ☐ No

Describe (in detail; attach additional sheets if necessary): \_\_\_\_\_

\_\_\_\_\_

Lender Certifications continue on next page

5. Had a principal officer or other partner removed from Fidelity Bond or Errors and Omissions insurance coverage, and, if so, a direct surety bond has been obtained for such officer or partner? ..... ☐ Yes ☐ No
- Describe (in detail; attach additional sheets if necessary): \_\_\_\_\_
- \_\_\_\_\_

**Does your company:**

1. Have written policies and procedures which conform to Fannie Mae requirements for each of the following areas: Underwriting, Secondary Marketing, Quality Assurance/Control, Appraisal Independence Requirements (AIR) and Loan Servicing? ..... ☐ Yes ☐ No
- Describe (in detail; attach additional sheets if necessary): \_\_\_\_\_
- \_\_\_\_\_

2. Maintain adequate internal audit, quality assurance/control and management control systems that conform to insuring and guaranteeing agencies and Fannie/Freddie Mac requirements? ..... ☐ Yes ☐ No
- Describe (in detail): \_\_\_\_\_
- \_\_\_\_\_

3. Comply with all applicable state and federal regulations pertaining to the origination, selling and/or servicing of mortgage loans, including financial privacy requirements? ..... ☐ Yes ☐ No
- Describe (in detail): \_\_\_\_\_
- \_\_\_\_\_

**Acknowledgement**

By execution of this form, lender hereby agrees to the statements set forth below:

1. The sale to, and (if applicable) servicing for, CalHFA or its master servicer(s) of the mortgage(s) or participation interest(s) in the Mortgage(s) to be delivered to CalHFA during the forthcoming year has been:
- a. Specifically approved by the board of directors if the lender is a corporation, by the general partners if the lender is a partnership, or by other management authority if the lender is other than a corporation or a partnership (as to the applicable authority, the "Management Authority") of the lender and such approval is reflected in the written record of meetings of such Management Authority, or
  - b. Approved by an individual who was duly authorized by the applicable Management Authority and/or organizational documents of the lender to enter into mortgage selling and servicing transactions with CalHFA and such authorization is reflected in the written record of a meeting of the applicable Management Authority.

Acknowledgement continues on next page

2. The applicable CalHFA Program Manuals, Program Bulletins, Mortgage Purchase Master Agreement (MPMA), and any other agreements relating to the mortgage selling and servicing transactions between the lender and CalHFA constitute the "written agreement" governing the lender's sale to, and (if applicable) servicing for, CalHFA of the mortgages or participation interests in mortgages involved in such transactions
3. The lender or any successor shall continuously maintain all components of such "written agreement" as an official record. If there is any magnetic format or electronic transmission of the above agreements, the lender acknowledges that either the related magnetic or electronic media version or a physical, printed version shall constitute a part of the "written agreement"
4. The lender shall notify CalHFA within ten (10) days after any of the statements in this certification no longer continue to be true
5. Lender will conduct its business (generally, and in its handling of each loan application and the preparation of related documents and materials) complying fully, completely and in a timely manner with every requirement of all applicable federal and state laws and regulations dealing with the origination of mortgage loans, including, without limitation to the following:
  - a. Equal Opportunity Act, as amended
  - b. Truth in Lending Act, as amended
  - c. Real Estate Settlement Procedures Act of 1974, as amended
  - d. Federal Fair Credit Reporting Act, as amended
  - e. State of California Business, Consumer Services and Housing Agency
  - f. Federal Reserve Board Regulation Z and B, thereunder, et al.
  - g. California Code of Regulations, title 12 Military and Veteran Affairs

The undersigned lender hereby represents and warrants that all information contained in this Form is complete and accurate. The undersigned lender understands that CalHFA will be relying upon the information contained in this Form and that any misrepresentation or omission may constitute a civil or criminal violation and may be cause for suspension or termination as a seller or servicer by CalHFA. The individual executing this document below represents that such person is duly authorized to sign this statement on behalf of the lender.

By: \_\_\_\_\_  
Authorized Signature

Name and Title: \_\_\_\_\_

Company: \_\_\_\_\_

Date: \_\_\_\_\_

***Affix Corporate Seal, As Applicable***