



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:

- Loan Production
- Underwriting
- Secondary Marketing
- Loan Operations
- Quality Assurance/Control
- Closing and Post Closing

Company Branches

List to include:

- DBA Name
- Branch manager's email address
- Physical address
- Branch telephone number
- 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:

Company Name and Mailing Address:

Fannie Mae: Yes No

Freddie Mac: Yes No

HUD:..... Yes No

CalHFA:..... Yes No

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
- CalHFA USDA
- CalPLUS Conventional w/ZIP
- CalHFA FHA
- CalHFA VA
- CalHFA Conventional
- HUD 184
- MyHome

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:

- 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): _____

- Denied an operating license or otherwise sanctioned by any licensing or regulatory body? . . Yes No

Describe (in detail): _____

- 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): _____

- 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