

Lender Approval

The **Lender Approval** functions provide access to information on record for FHA-approved Title I and Title II lending institutions, including addresses and contact information for the home office and all branch offices, areas approved for business, and relationships established as loan correspondents/sponsors and principals/authorized agents. Title I and Title II lending institutions use **Lender Approval** to maintain the information on record and to renew their FHA lender approval each year, including payment of HUD's annual recertification fees. Authorized lending institution users are given appropriate add, update, and/or query authorization for **Lender Approval** Title I and/or Title II applications. Refer to the following sections to learn more:

- **Accessing Lender Approval Functions**
- **Institution Profile** (includes details on annual requirements in the **Overview** and **Annual Recertification** sections)
- **Home Office Details**
- **Branch Functions**
- **Areas Approved for Business**
- **Sponsor Relations**
- **Authorized Agent Relations**

Accessing Lender Approval Functions

Access to, and content presented on, **Lender Approval** pages are based on the user's lending institution type. The instructions and sample pages that follow use Title II examples to illustrate how to access any of the Title I and Title II menu options.

1. After sign on, select **Lender Approval** from the FHA Connection main menu.
2. On the **Lender Approval** menu (**Figure 1**), select the desired Title I or Title II option, e.g., **Institution Profile**, **Sponsor Relations**, etc. The selected **Lender Approval** page appears. The FHA Connection menu path appears as a breadcrumb trail in the red banner at the top of each function page (**Figure 2**).

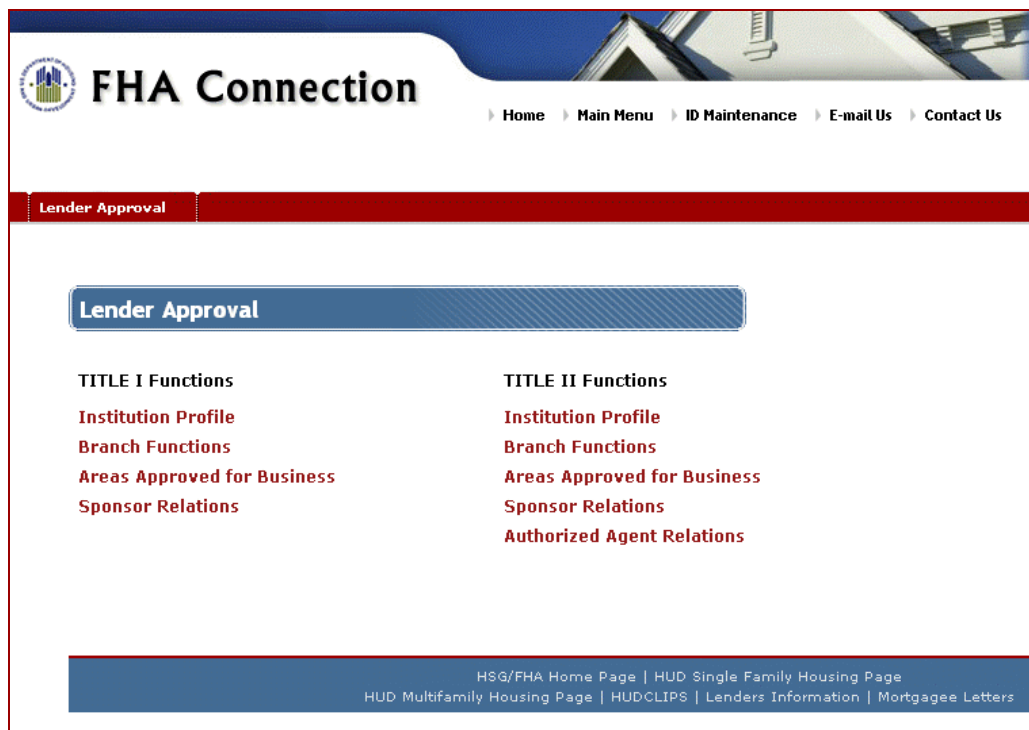


Figure 1: Lender Approval menu

Institution Profile

Overview

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

- the total number of FHA branches (active and terminated)
- the total number of active loan correspondent/sponsor relationships
- the total number of active authorized agent relationships
- mortgagee type
- fiscal year end date
- next annual recertification requirements

FHA Connection
 Home Main Menu ID Maintenance E-mail Us Contact

Lender Approval Institution Profile

Institution Profile Other Functions

Title II
 NATIONAL MUTUAL BANK - 54321

GNMA ID: 4321 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 Active FHA Branches	482
Total Number Terminated FHA Branches	306
Total Active Loan Correspondent Relationships	2687
Total Active Authorized Agent Relationships	99
Mortgagee Type	3 (Non-Supervised Mortgagee)
Fiscal Year Ends on last day of	December
Approval Date	06/09/1969
Last recertified for fiscal year	2004
Last Payment Received on	04/06/2006
Fee received for period(recertification fees are required in advance for the upcoming year)	Jan, 2005 - Dec, 2005

Recertification Requirement	Due Date	Status	Notes
Recertification Fee	01/30	Payment Due \$87,100.00 via Pay.gov Pay Now	Your payment has failed. The most common reason for a payment to fail is that the routing number entered is not an approved ACH routing number. Please check with your banking institution and resubmit your payment. Any other question or concerns should be submitted to sfadmin@hud.gov .
Submission of V-Form	01/30	Get Recertification V-Form	Please click on the "Get Recertification V-Form" link to download the V-Form, sign it and mail it to HUD if you have not already done so.
Submission of Audited Financial Statement and Calculated Net Worth		Your Financial Statements have been received	

Payment History Show Branches Show Loan Correspondents Show Agents

Message Board Monday March 27, 2006

HSG/FHA Home Page | HUD Single Family Housing Page
 HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters

Figure 2: Institution Profile (Title II) page

The Institution Profile page also provides direct access to additional **Lender Approval** functions using either the navigation buttons (**Figure 2** and discussed in the **Institution Profile Links** section) or direct links using the **Other Functions** list (also available on all other **Lender Approval** pages).



Figure 3: Sample Other Functions list

Home office details, including important addresses used by HUD, can be viewed and updated using the Institution Profile page. All institution types also have access to **Branch Functions** and **Sponsor Relations**. **Authorized Agent Relations** is available to all institution types except Loan Correspondents.

Annual Recertification

FHA-approved lenders renew their approval each year using the **Institution Profile** function. All lenders must download their yearly verification form (V-Form) and mail a signed copy to FHA (address provided below). All lenders, except Government Mortgagees, must also pay the annual renewal fee online, using **Institution Profile**. **Both of these items are due within 90 days of the lender's fiscal year end.**

Title II lenders may review Chapter 4 of the *Title II Mortgage Approval Handbook 4060.1, Rev-2* at <http://www.hud.gov/offices/adm/hudclips/handbooks/hsg/4060.1/index.cfm> for details on when and what to do for approval renewal.

Title I lenders should review the same Chapter 4, previously cited, as well as Title I Letters TI-478 and TI-03-1. Title I letters can be found on HUDCLIPS at <http://www.hud.gov/offices/adm/hudclips/letters/title1/> **Submit the V-Form**. The **Get Recertification V-Form** link, on the Institution Profile page (**Figure 2**), launches Adobe Reader® to display your lending institution's V-Form. Use Adobe Reader® menus and options to view, save, and print the form. The form verifies your organization's certification information and fees due. Before printing the V-Form, review the information and update such things as addresses if necessary. An authorized corporate officer (vice president or above) of your company must execute the certification at the bottom of the V-Form. The signed paper copy, required for recertification, must be mailed to:

U.S. Department of Housing and Urban Development
Lender Approval and Recertification Division
451 7th Street, S.W., Room B133/P3214
Washington, DC 20410

Pay Recertification Fees. on the Institution Profile page (**Figure 2**), 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 account you designate. There are four steps, i.e., **Lender Approval** pages, to complete that lead you through the recertification payment transaction:

1. Enter Payment Detail (**Figure 4**)
2. Verify (entered) Information
3. Submit Payment (electronic transmission via Pay.gov)
4. Confirmation of Payment (**Figure 5**)

Each of these pages lists the four required steps at the top. As illustrated in **Figure 4**, the current step is highlighted (in blue) at the top of the corresponding payment recertification page to indicate the step you are currently on.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Lender Approval Institution Profile Lender Approval Enter Payment Detail

Lender Approval Enter Payment Detail

Other Functions

Title II

NEW HOMES INC - 24090-0000-7

1. Enter Payment Detail 2. Verify Information 3. Submit Payment 4. Confirmation of Payment

Step 1 of 4

Enter Bank account information for the payment. (Payments received after 8:00 PM Eastern Standard Time will be processed the next business day)

Payment Amount: \$500.00

Check Number:

* Routing Transit Number:

* Account Number:

* Re-enter Account Number:

* Type of Account: Personal Checking Savings Business Checking

* Name on Account:

NOTE: Fields marked * are mandatory

Next Reset

Message Board Monday March 27, 2006

HSG/FHA Home Page | HUD Single Family Housing Page
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters

Blue highlighting indicates where you are in the payment process

Figure 4: Lender Approval Enter Payment Detail page

The Confirmation of Payment page provides a record of the transaction and allows you to print your final receipt (**Figure 5**).

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Lender Approval Institution Profile > Lender Approval Confirmation of Payment

Lender Approval Confirmation of Payment

Other Functions

Title II

NEW HOMES INC - 24090-0000-7

1. Enter Payment Detail 2. Verify Information 3. Submit Payment **4. Confirmation of Payment**

Your payment information has been received. Thank you.

HUD Tracking ID: 630700013

Transaction amount: \$500.00

Account Number ending in: *****6789

Date and time of receipt: 11/03/2006 02:20:51 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.

Institution Profile Close this window Print Confirmation

Figure 5: Lender Approval Confirmation of Payment page

Payment History on the Institution Profile page (**Figure 2**) 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. (See **Figure 6**.)

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Lender Approval Institution Profile > Payment History

Payment History

Other Functions

Title II

NEW HOMES INC - 24090-0000-7

(8 records were selected, 8 records displayed.)

Date	HUD Tracking ID	Pay.gov Tracking ID	Amount	Status	Details
05/02/2006	987654321	09UR765Q	\$89,900.00	Settled	
01/28/2005	900000222	99KK0LOU	\$89,900.00	Settled	
04/13/2004	609600351		\$90,100.00		Payment Status updated manually by the Office of Lender Approval

Figure 6: Payment History page

Institution Profile Links

Similar to all other **Lender Approval** function pages, the Institution Profile page provides the capability to navigate to other available **Lender Approval** functions using the **Other Functions** list (**Figure 3**). Navigation buttons are also available for the same purpose.

appears for all lending institutions. This links to the Home Office Details page which provides important addresses, business authorizations, and other information currently on record for the lending institution's main office. Authorized institution employees use the Home Office Details page to update this information and keep it current. See **Home Office Details** for more information.

Along the bottom of the Institution Profile page, additional buttons display and link to other **Lender Approval** functions, depending on lending institution type and authorization:

links to the List Branches page which displays information on all of the active branches for the lending institution. Authorized users may view and update existing branches, add a new branch, view terminated branches, and generate a branch report. Refer to the **List Branches** section for additional details.

links to the Lender Approval - Sponsor Relations page which displays existing loan correspondent relations for the lending institution. Users with authorization may view summary information for existing relations, terminate one or more relation(s), generate a report of existing relations, or add a loan correspondent. For lenders that are Loan Correspondents, the Institution Profile page displays . Refer to **Sponsor Relations** for more information.

links to the Authorized Agent Relations page which initially displays existing relationships as *Principal* for the lending institution. Optionally, existing relationships can be displayed from the perspective of *Authorized Agent*. Users with authorization may view principal/agent summary details for an institution with which there is an existing relationship, delete the relationship, generate a report of existing relationships, and add a principal/originator. This function only displays with Title II authorization. Refer to **Authorized Agent Relations** for more information.

Home Office Details

The Home Office Details page provides the six key addresses on record for the home office (**Figure 7**), business authorizations, and other information (**Figure 8**) currently on record for the lending institution's main office. Users with authorization may update the information.

To access the Home Office Details page, click [View Home Office Details](#) on the Institution Profile page.

Lender Approval
Branch Functions Query > Home Office Details

Home Office Details

Help Links ?

Other Functions

1. Enter Branch Data

2. Verify Details

3. Results

Title II

NATIONAL MUTUAL - 54321-0000-8

Geographic Address of Home Office

Attention: (Do not use individual's name)

Street:

City:

State: Zip

County:

CHUMS (Processing & Underwriting) Address

Attention: (Do not use individual's name)

Street:

City:

State: Zip Code: -

CHUMS (Processing & Underwriting) Address

Attention: (Do not use individual's name)

Street:

City:

State: Zip Code: -

Mailing Address of Home Office

Attention: (Do not use individual's name)

Street:

Premium Billing Address

Attention: (Do not use individual's name)

Street:

City:

State: Zip Code: -

Payee Address

Attention:

Street:

City:

State: Zip Code: -

Figure 7: Addresses included in top half of the Home Office Details page

Doing Business As (if utilizing a DBA)

Name:

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

Chief Officer

First Name: MI: Last Name:

Social Security No: - -

Title: -or-

This office operation is: *Traditional*

FUNCTIONS AUTHORIZED TO PERFORM:

Institution Approved to:	
Service 1-4 Family & Multifamily Mortgages	<input type="checkbox"/>
Service & Originate 1-4 Family Mortgages	<input type="checkbox"/>
Service & Originate Multifamily Mortgages	<input type="checkbox"/>
Service & Originate 1-4 Family & Multifamily Mortgages	<input checked="" type="checkbox"/>
Originate 1-4 Family Mortgages Only	<input type="checkbox"/>
Originate Multifamily Mortgages Only	<input type="checkbox"/>
Originate 1-4 Family & Multifamily Mortgages	<input type="checkbox"/>
Service 1-4 Family Mortgages Only	<input type="checkbox"/>
Service Multifamily Mortgages Only	<input type="checkbox"/>

This office is currently *Active*

Figure 8: Authorizations and other information included in the lower half of the Home Office Details page

Branch Functions

Branch Functions allows authorized users to view and update detailed information for an existing branch, add a new branch, request a list of all branches or a specified subset using selection criteria, and generate a customized branch report for the lending institution.

To access the Branch Functions Query page (**Figure 9**), use either of the following:

Select **Branch Functions** on the **Lender Approval** menu (**Figure 1**)

or,

Select **Branch Functions** from the **Other Functions** list, available on all **Lender Approval** pages.

Note: Click on the Institution Profile page to go directly to a complete list of all active branches for the lending institution (see the **List Branches** section).

Figure 9: Branch Functions Query page

The Branch Functions Query page enables you to request the desired information to view, add, or update branch information for your lending institution. Refer to the **List Branches** and **Branch Details** sections that follow.

List Branches

To display a list of branches from the Branch Functions Query page:

1. Specify the criteria for the list, i.e., state, city name, or branch status (leave the default selections to produce a list of all active branches for your institution).
2. Click . The List Branches page appears listing all active branches for the specified criteria (**Figure 10**).

Note: You can also click on the Institution Profile page to access the List Branches page displaying *all* active branches for the lending institution.

The List Branches page initially displays the active branches for the lending institution. Additional pages are available if the list exceeds 20. The lending institution's home office is highlighted in yellow. Users with authorization may access the information for a branch by clicking the **Branch ID** or add a new branch by clicking the **add a new branch** link. Use and/or to switch between active and terminated branch listings.

List Branches

Other Functions

Title II

NATIONAL MUTUAL BANK- 54321-0000-8

Active Branches

Using this page, you may select an existing branch from the list below for review, modification, **generate branch report** of selected branches, or **add a new branch**.

504 Active branches (may include the home office) have been found in any state . Home Office is highlighted in yellow. Displaying branches 1 - 4.

Branch ID	Doing Business As	Approval Date	Address	City	State
5432100001		10/29/1996	987 RIVER BEND SUITE 2	ANCHORAGE	AK
5432100998		06/15/1994	567 FIRST AVE	BIRMINGHAM	AL
5432110006		04/14/1994	888 TRIANGLE WAY	SIERRA VISTA	AZ
5432120018		02/11/1993	32199 BLAKE LANE	TEMPE	AZ

Result Page: [1](#) [2](#) [3](#) [4](#) [5](#) [6](#) [7](#) [8](#) [9](#) [10](#) [Next](#)

Figure 10: List Branches page

Branch Details

To display details for one specific branch from the Branch Functions Query page:

1. Type the last five digits of the branch identification number in the **Branch ID** field.
2. Click . The Branch Details page appears (**Figures 11 and 12**).

The Branch Details page provides important addresses and other detailed information associated with the branch office. In addition, Branch Details provides authorized users the capability to update, reset, and terminate branch information.

Address information, presented at the top of the Branch Details page (Figure 11), includes:

- **Geographic Address of Branch** - address identifying the physical location of the branch office and related contact information
- **CHUMS (Processing and Underwriting) Address** - address on record in the Computerized Homes Underwriting Management System (CHUMS) used by HUD Homeownership Centers to mail reports on a lender's loan origination activities
- **Insurance Endorsement Address** - address to which endorsement information (e.g., Mortgage Insurance Certificate) for the specified branch is sent.

The screenshot shows the 'Branch Details' page on the FHA Connection website. The page has a red header with the 'Lender Approval' tab selected. Below the header, there are navigation links: Home, Main Menu, ID Maintenance, E-mail Us, and Contact Us. The main content area is titled 'Branch Details' and includes a 'Help Links' button and an 'Other Functions' button. A progress bar shows three steps: '1. Enter Branch Data' (highlighted), '2. Verify Details', and '3. Results'. The form is titled 'Title II' and 'NATIONAL MUTUAL - 54321-0000-8'. It contains three main sections for address information:

- Geographic Address of Branch:** Attention: NATIONAL MUTUAL BANK (Do not use individual's name); Street: 1234 MAIN STREET; City: SEATTLE; State: AK; Zip Code: 98101 - 3029; County: ANCHORAGE.
- Phone Number:** 909 - 555 - 4742
- Fax Number:** 909 - 555 - 4745
- Internet/E-Mail Address:** (empty field)
- CHUMS (Processing & Underwriting) Address:** Attention: GOVT DIVISION (Do not use individual's name); Street: 22 BAKER ST; City: BELLVUE; State: Washington(WA); Zip Code: 98005 - 4097.
- Insurance Endorsement Address:** Attention: NATIONAL MUTUAL END (Do not use individual's name); Street: 22 BAKER ST; City: BELLVUE; State: Washington(WA); Zip Code: 98005 - 4097.

Figure 11: Top half of Branch Details page - Address Information

Additional branch information is presented on the lower half of the page (**Figure 12**), including:

- **Doing Business As** (DBA) information, if applicable
- **Branch Manager** details (including name, Social Security Number, and title)
- **(FHA) Functions Authorized to Perform** by the branch based on the indicated Institution-level authorization(s)

The lower section of the Branch Details page also provides authorized users the following buttons/links:

- to change the displayed branch information
- to ignore unsaved changes and redisplay most currently saved branch information
- to remove the branch’s FHA Title I or Title II authorization
- to link to the Areas Approved for Business page

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

Branch Manager

First Name: MI: Last Name:

Social Security No: - -

Title:

This branch office operation is: Traditional Non-traditional

FUNCTIONS AUTHORIZED TO PERFORM:

Institution Approved to:		Branch Approved to:
	<i>Service 1-4 Family & Multifamily Mortgages</i>	
	Service & Originate 1-4 Family Mortgages	
	Service & Originate Multifamily Mortgages	
<input checked="" type="checkbox"/>	Service & Originate 1-4 Family & Multifamily Mortgages	
	Originate 1-4 Family Mortgages Only	<input checked="" type="radio"/>
	Originate Multifamily Mortgages Only	<input type="radio"/>
	Originate 1-4 Family & Multifamily Mortgages	<input type="radio"/>
	Service 1-4 Family Mortgages Only	
	Service Multifamily Mortgages Only	
	No Servicing or Origination Authority	

This branch office is currently *Active*

Figure 12: Lower half of Branch Details page - Details, buttons, and link(s)

Adding a New Branch

The **add a new branch** link on the Branch Functions Query page (**Figure 9**) allows authorized users to access the Enter Branch Data page (**Figure 13**) to add information for a new branch including branch office, CHUMS, and insurance endorsement addresses and phone numbers. Note the following:

- If existing branches need to be reviewed before adding a new branch, use on the Branch Functions Query page (refer to **Figure 9** and the **Branch Functions** section). You can add branches directly from the List Branches page if you have “add branch” authority.
- Nonsupervised Loan Correspondents that satisfy adjusted net worth requirements can add branches. The requirements state that the Loan Correspondents must have an adjusted net worth of not less than \$63,000, with an additional net worth of \$25,000 for each registered branch office up to a combined maximum of \$250,000 already on file with FHA. There is no limit on the number of branches that can be added for those with an adjusted net worth of \$250,000 or greater.
- To reinstate a deleted branch, you must contact the Lender Approval and Recertification Division at HUD. (Call **(202) 708-3976** or send an E-mail to **hsg-lender_approval@hud.gov**.)

Figure 13: Upper portion of Enter Branch Data page

After completing all applicable sections on the Enter Branch Data page, including the certification statements at the end of the page (**Figure 14**), click to process the information and get the Lender ID for the new branch.

Figure 14: Enter Branch Data page - certification statements

Areas Approved for Business

Areas Approved for Business (AAFB) provides home office information for a specified branch or entire institution and then lists the geographic field office zones, i.e., areas, in which each branch is authorized to conduct Title I or Title II business. Specifically, for each area approved, Field Office ID, Field Office Name, and origination and underwriting approval indicators are provided.

The AAFB Query page (**Figure 15**) can be accessed using either of the following:

Select **Areas Approved for Business** on the **Lender Approval** menu (**Figure 1**) or,

Select **AAFB List** from the **Other Functions** list, available on all **Lender Approval** pages.

Figure 15: AAFB Query page

Use the AAFB Query page to request one of the following lists.

Approved areas for a specific branch. To display a list of approved areas for a specific branch:

1. On the AAFB Query page, type the last five digits of the branch identification number in the (option 1) **Branch ID** field.
2. Click . The Areas Approved for Business page appears, listing all approved field office zones (listed alphabetically by **Field Office Name**) for the specified branch (**Figure 16**).

Approved areas for all branches. To display a list of approved areas for each branch in the entire institution, click located to the right of (option 2) **List by Branch ID** on the AAFB Query page. The Areas Approved for Business page appears, listing all approved field office zones (listed alphabetically by **Field Office Name**) for each branch (listed in order by **Branch ID**).

Aggregate list for entire Institution. To display a summarized list of approved areas for the entire institution, click located to the right of (option 3) **Aggregate list for the entire Institution** on the AAFB Query page. The Areas Approved for Business page appears, listing all approved field office zones alphabetically by **Field Office Name**.



Areas Approved For Business

Other Functions

Title II

NATIONAL MUTUAL BANK - 54321-0999-0

Individual Areas Approved For Business (AAFB) may not be modified or deleted. To delete a branch, please use the Branch Functions.

1 branch (may include the home office) has been found.

Home Office ID: 54321000123

Located In : ATLANTA , GA

Num	Field Office ID	Field Office Name	Origination Approval	Underwriting Approval
1	0406	Primary Field Office - ATLANTA, GA	Yes	Yes
2	0409	BIRMINGHAM, AL	Yes	Yes
3	0416	COLUMBIA, SC	Yes	Yes
4	0414	CORAL GABLES, FL	Yes	Yes
5	0419	GREENSBORO, NC	Yes	Yes
6	0624	HOUSTON, TX	No	Yes

Message Board Monday March 27, 2006

Figure 16: Areas Approved For Business for a specific branch

Sponsor Relations

Sponsor Relations provides a list of established sponsor/loan correspondent relationships for your organization. For Loan Correspondents (Mortgagee Type 4), the Sponsor Relations page displays a list of established sponsors, both active and terminated. For all other mortgagee types, the Sponsor Relations page displays a list of established loan correspondents, both active and terminated.

The Sponsor Relations page (**Figure 17**) can be accessed using any of the following:

- Select **Sponsor Relations** on the **Lender Approval** menu (**Figure 1**)
- Select **Sponsor Relations** from the **Other Functions** list, available on all **Lender Approval** pages
- Select or on the Institution Profile page.

The Sponsor Relations page allows you to select an institution with which you have an existing relationship and link to a summary information page (**Figure 18**). Authorized users also use the Sponsor Relations page to remove (i.e., delete) one or more relationships, generate a report of existing relationships, or add a loan correspondent.

Note: A loan correspondent's only sponsor relationship may not be deleted.

The screenshot shows the 'FHA Connection' website interface for 'Lender Approval - Sponsor Relations'. The page title is 'Title II' for 'NATIONAL MUTUAL BANK - 54321-0999-0 Non-Supervised Mortgagee'. It indicates 5584 existing loan correspondent relationships. A table lists four relationships with columns for Home Office ID, Corporate Name, Start Date, Status, and Delete. Below the table are search filters and a 'Submit Deletions' button. Callout boxes highlight: 'Link to the Add Loan Correspondent page' (pointing to a link in the text), 'Link to the Correspondent Details page (or Sponsor Details page)' (pointing to a link in the text), 'Generate Sponsor/Loan Correspondent Report' (pointing to a button), and 'Use the Delete checkboxes and Submit Deletions button to remove one or more relationships' (pointing to the table and button).

Home Office ID	Corporate Name	Start Date	Status	Delete
80079-0000-8	ABC MORTGAGE CO	01/07/2004	A	<input type="checkbox"/>
83877-0000-2	D & L LOANS	07/19/2006	A	<input type="checkbox"/>
83510-0000-6	USA HOMES	09/15/2000	A	<input type="checkbox"/>
87034-0000-6	FIRST TRUST INC	11/26/2003	T	<input type="checkbox"/>

Figure 17: Sponsor Relations page

The screenshot shows the 'FHA Connection' web application interface. At the top, there is a navigation menu with links for Home, Main Menu, ID Maintenance, E-mail Us, and Contact Us. Below this is a breadcrumb trail: Lender Approval > Sponsor Relations > Correspondent Details. The main content area features a blue header for 'Correspondent Details' and a red button labeled 'Other Functions'. The institution details are as follows:

Title II	
ABC LOANS INC- 45678-8999-2	
Institution Home Office ID	07777-0000-7
Institution's Name	MORTGAGE INC
Relationship	Correspondent
Doing Business As	
Total Number of FHA Branches	0
Fiscal Year Ends on Last Day of:	December
Last Annual Recertification Completed for	2005

At the bottom of the details section is a 'Return to List' button. The footer contains links for HSG/FHA Home Page, HUD Single Family Housing Page, HUD Multifamily Housing Page, HUDCLIPS, Lenders Information, and Mortgage Letters.

Figure 18: Correspondent Details page

Authorized Agent Relations

Authorized Agent Relations allows you to view, as *Principal* or as *Agent*, existing relationships with other lending institutions. Users with authorization may view agent/principal details, delete the relationship, generate a report of existing relationships, and add a new principal/originator.

The Authorized Agent Relations page (**Figure 19**) can be accessed using any of the following:

- Select **Authorized Agent Relations** on the **Lender Approval** menu (**Figure 1**)
- Select **Authorized Agent Relations** from the **Other Functions** list, available on all **Lender Approval** pages
- Select from the Institution Profile page.

Initially, the page displays existing relationships wherein the user's institution is the Principal. To view relationships as the Agent, click . Use the to switch back to viewing as Principal.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Lender Approval Authorized Agent Relations

Authorized Agent Relations Help Links ? Other Functions

Title II

NATIONAL MUTUAL BANK- 54321-0999-6
Non-Supervised Mortgagee

The total number of existing relationships found was 153.

Using this page, you may select an institution with which you have an existing relationship to see summary information, **generate a report of existing relationships**, or **add a principal/originator**.

153 Existing Relations as **Authorized Agent**

Displaying Existing Relations 1 - 4

Home Office ID of Principal/Originator	Corporate Name	Start Date	Status	Delete
89678-0000-5	ACME MORTGAGE AND LOAN	04/22/2004	A	<input type="checkbox"/>
87891-0000-3	H.P. TRUST	04/03/2002	T	<input type="checkbox"/>
88345-0000-5	CAPTIOL LOANS	02/11/2004	A	<input type="checkbox"/>
83123-0000-6	SMITH AND SONS, INC	07/27/2006	A	<input type="checkbox"/>

Result Page: 1 [2](#) [3](#) [4](#) [5](#) [6](#) [7](#) [8](#)

Submit Deletions View as Principal/Originator

Select Institutions beginning with the letter(s): Select

Search For Institution ID: Search

Generate Principal/Authorized Agent Report
 Link to the Add Principal page
 Use the Delete checkboxes and Submit Deletions button to terminate one or more relationships
 Link to the Principal/Originator Details page (or Authorized Agent Details page)
 View the Authorized Agent Relations page as Principal (i.e., view list of Authorized Agents)

HSG/FHA Home Page | HUD Single Family Housing Page
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters

Figure 19: Authorized Agent Relations page

Note: The Authorized Agent Relations page is only available with Title II authorization.