

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 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 renewal 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 Renewal** sections)
- **Home Office Details**
- **Branch Functions**
- **Areas Approved for Business**
- **Authorized Agent Relations**
- **Payment History**
- **Privacy Policy**

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**, **Branch Functions**, 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 submit your organization's annual recertification form, pay annual renewal fees online, and view your lending institution's information, including:

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

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

Breadcrumb trail indicates menu path to current page

Institution Profile

List provides access to other Lender Approval functions

Other Functions

Title II
 ABC FINANCING INC - 81234

GNMA ID: 0
 NOTE: To change the entity name mail a copy of the official name change document submitted to and accepted by the State or other regulatory agency to:

NMLS ID: 23456

Date of Incorporation:
 State of Incorporation:

Link to the Home Office Details page

View Home Office Details
 HUD-Lender Approval & Recertification Division
 Room 8133/P3214 451 Seventh St., S.W.
 Washington, DC 20410

Total Number Active FHA Branches	4
Total Number Terminated FHA Branches	4
Total Active Authorized Agent Relationships	6
Total Active Principal Relationships	0
Mortgagee Type	3 (Non-Supervised Mortgagee)
Fiscal Year Ends on last day of	December
Approval Date	06/24/1997
Last recertified for fiscal year	2009
Last Payment Received on	01/21/2010 (Payment settled on 01/22/2010)
Fee received for period (Annual Renewal fees are required in advance for the upcoming year)	Jan, 2010 - Dec, 2010

Use link to electronically complete and submit the Annual Certification

Annual Renewal Requirement	Due Date	Status	Notes
Annual Certification <input type="button" value="Show Corporate Officers"/>		Annual Certification received by HUD.	Click on the Annual Certification link to view Annual Certification submission history.
Annual Renewal Fee	03/31	Payment Due \$1,100.00 <input type="button" value="Pay Now"/>	Fee is based upon the number of active FHA-approved branches. Click here for more information.
Submission of Audited Financial Statement and Calculated Net Worth	03/31	Statement Due Lender Assessment System	Please click the "Lender Assessment System" link to fill out the required forms.

A Pay Now button is displayed once the Annual Certification is accepted

Use Payment History to list your previous payments

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Buttons provide access to other Lender Approval functions

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

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 3a: Sample Other Functions list

Note: Due to the termination of Loan Correspondents, the following message is displayed upon selecting **Sponsor Relations** from the above drop-down list.

**All Loan Correspondents have been terminated as of 3/31/11.
If you have any questions or concerns, please contact
the Lender Approval and Recertification Division at (202) 755-7400**

Figure 4b: Displayed message upon selection of the Sponsor Relations link

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 **Authorized Agent Relations**.

Annual Renewal

FHA-approved lenders renew their approval each year using the **Institution Profile** function. The annual renewal process includes completing the Annual Certification, remittance of the annual renewal fee and the submission of the Audited Financial Statements. Government Mortgagees are not required to remit the annual fee or submit audited financial statements. **All required Annual Renewal requirements must be received and accepted within 90 days of a 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://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg/4060.1 and Mortgagee Letter 2009-25 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/>.

Annual Certification All lenders must complete the electronic Annual Certification as a component of the renewal process (*electronic Annual Certification replaced the paper Yearly Verification Report (V-Form)*). Only corporate officers or principal owners (*as defined in Mortgagee Letter 2010-38*) are permitted to complete the Annual Certification on behalf of an institution. Any individual whose name is not currently reflected in the FHA Connection as an authorized corporate officer or principal owner will not be permitted to complete the electronic Annual Certification for the renewing mortgagee. Each individual responsible for completing a company's Annual Certification is required to have his/her own FHA Connection user ID/ password and be registered with HUD as a corporate officer or principal owner. **The Annual Certification must be completed before remittance of the annual fee and before submission of the audited financial statements.**

Pay Annual Renewal Fees Allows you to pay your institution's recertification fees online via HUD's automated collection service. When the collection service 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 HUD's automated collection service)
- 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.

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 | Mortgage Lett

Figure 5: 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 6: Lender Approval Confirmation of Payment page

Payment History on the Institution Profile page (**Figure 2**) provides a historical list of recertification payments made online. Information for each payment includes the payment date, HUD and the automated collection service's 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 7: Payment History page

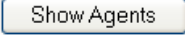
Institution Profile Links

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 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 various 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  on the Institution Profile page.



FHA Connection

[Home](#) | [Main Menu](#) | [ID Maintenance](#) | [E-mail Us](#) | [Contact Us](#) | [Sign Off](#)

Lender Approval
Branch Functions Query > Home Office Details

Home Office Details

Help Links ?

Other Functions

1. Enter Branch Data
2. Verify Branch Details
3. Pay Fee
4. Verify Fee
5. Results

Title II
NATIONAL MUTUAL - 54321.0000-8

Geographic Address of Home Office

Attention: *(Do not use individual's name)*

Street:

City:

State: FL Zip Code:

County:

Phone Number:

Fax Number:

Internet/E-Mail Address:

Administrative 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: -

Insurance Endorsement Address

Attention: *(Do not use individual's name)*

Mailing Address of Home Office

Attention: *(Do not use individual's name)*

Street:

City:

State:

Zip Code: -

Premium Billing Address

Attention: *(Do not use individual's name)*

Street:

City:

State:

Zip Code: -

Payee Address

Attention:

Street:

City:

State:

Zip Code: -

Figure 8: Addresses included in top half of the Home Office Details page

Doing Business As (if utilizing a DBA)

Name:

Name:

Name:

Name:


Name:


Name:

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

NMLS

NMLS ID:

Date of Incorporation: / / 

State of Incorporation: 

Chief Officer

First Name: *MICHAEL MI: M* Last Name: *SMITH*

Social Security No: ****-**-1234*

Title: *Chief Executive Officer*

This office operation is: *Traditional*

FUNCTIONS AUTHORIZED TO PERFORM:

Institution Approved to:

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

This office is currently *Active*

Figure 9: 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 10: 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.

The screenshot shows the 'List Branches' page for 'NATIONAL MUTUAL BANK- 54321-0000-8'. It features a table of active branches with columns for Branch ID, Doing Business As, Approval Date, Address, and City. The third row is highlighted in yellow. Callouts indicate that clicking a Branch ID links to the Branch Details page and that the City column provides the geographic address for the branch.

Branch ID	Doing Business As	Approval Date	Address	City
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

Figure 11: 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 'Lender Approval' and 'Branch Functions Query > Branch Details'. Below the header is a navigation bar with 'Home', 'Main Menu', 'ID Maintenance', 'E-mail Us', and 'Contact Us'. The main content area has a blue 'Branch Details' header and a 'Help Links' button. Below this is a progress bar with 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 address sections: 'Geographic Address of Branch', 'CHUMS (Processing & Underwriting) Address', and 'Insurance Endorsement Address'. Each section has fields for Attention, Street, City, State, and Zip Code. The 'Geographic Address of Branch' section is filled with: Attention: NATIONAL MUTUAL BANK, Street: 1234 MAIN STREET, City: SEATTLE, State: AK, Zip Code: 98101 - 3029, County: ANCHORAGE. The 'CHUMS (Processing & Underwriting) Address' section is filled with: Attention: GOVT DIVISION, Street: 22 BAKER ST, City: BELLVUE, State: Washington(WA), Zip Code: 98005 - 4097. The 'Insurance Endorsement Address' section is filled with: Attention: NATIONAL MUTUAL END, Street: 22 BAKER ST, City: BELLVUE, State: Washington(WA), Zip Code: 98005 - 4097. There are also fields for Phone Number, Fax Number, and Internet/E-Mail Address.

Figure 12: 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
- **NMLS** corresponding Nationwide Mortgage Licensing System & Registry (NMLS) identification number
- **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:

Name:

Name:

Name:

Name:

Name:

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

NMLS

NMLS ID:

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:
	Service 1-4 Family & Multifamily Mortgages	
	Service & Originate 1-4 Family Mortgages	
	Service & Originate Multifamily Mortgages	
	Service & Originate 1-4 Family & Multifamily Mortgages	
<input checked="" type="checkbox"/>	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 13: 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.
- To reinstate a non-voluntary terminated 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**.)

The screenshot shows the 'Enter Branch Data' page. At the top, there is a breadcrumb trail: 'Lender Approval > Branch Functions Query > Enter Branch Data'. Below this is a blue header bar with 'Enter Branch Data' and a 'Help Links' button. To the right is an 'Other Functions' button. The main content area shows 'Title II' and 'NEW HOMES INC - 24090-0000-7'. A progress bar has four steps: '1. Enter Branch Data' (highlighted in yellow), '2. Verify Branch Details', '3. Verify fee', and '4. Results'. Below the progress bar is a section titled 'Geographic Address of Branch Office' with a note '(Do not use individual's name)'. It contains input fields for 'Attention:', 'Street:', 'City:', 'State:' (a dropdown menu currently showing 'Alabama(AL)'), and 'Zip Code:'. Below this are fields for 'Phone Number:', 'Fax Number:', and 'E-Mail Address:'.

Figure 14: 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.

The screenshot shows the certification statements section. It contains two statements, each with 'Yes' and 'No' radio button options. The first statement is 'I certify that this branch office meets all HUD/FHA requirements.' and the second is 'I certify that the staff of this branch office are employees of this corporation, which will pay all operating costs of this office, including compensation of all employees.' Below the statements are 'Send' and 'Reset' buttons. At the bottom, there is a 'Message Board Monday March 27, 2006' section and a footer with navigation links: 'HSG/FHA Home Page | HUD Single Family Housing Page | HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgage Letters'.

Figure 15: 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.

The screenshot shows the FHA Connection website 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 red header bar with 'Lender Approval' and 'AAFB Query' tabs. The main content area has a blue title bar for 'AAFB Query' and an 'Other Functions' button. The page is titled 'Title II' and displays 'NATIONAL MUTUAL BANK- 54321-0999-0'. There are three query options, each with a 'Retrieve' button: 1) Branch ID: 54321 (with an input field), 2) List by Branch ID, and 3) Aggregate list for the entire Institution.

Figure 16: 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

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Figure 17: Areas Approved For Business for a specific branch

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.

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

The screenshot shows the FHA Connection interface for the 'Authorized Agent Relations' page. The page title is 'Authorized Agent Relations' and it is under the 'Lender Approval' menu. The user is logged in as 'Title II' for 'NATIONAL MUTUAL BANK - 54321-0999-6 Non-Supervised Mortgagee'. The page indicates 153 existing relationships as an authorized agent, displaying the first four in a table. Callout boxes provide instructions: 'Generate Principal/Authorized Agent Report' points to a button; 'Link to the Add Principal page' points to a link; 'Use the Delete checkboxes and Submit Deletions button to terminate one or more relationships' points to the delete checkboxes and 'Submit Deletions' button; 'View the Authorized Agent Relations page as Principal (i.e., view list of Authorized Agents)' points to the 'View as Principal/Originator' button; and 'Link to the Principal/Originator Details page (or Authorized Agent Details page)' points to the links in the table.

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](#)

Figure 18: Authorized Agent Relations page

Payment History

Payment History (Figure 20) allows authorized users the ability to view and track pertinent lender payment history information previously submitted through HUD’s automated collection service. Payment information pertains to:

- Lender recertification
- Addition of new lender branches
- Reinstatement of a lender branch

Each listing provides reference information (**Figure 21**) as it relates to an individual payment for the corresponding lender. Lenders can only view their own payment information.



Figure 20: Title II - Pay.gov History page



Figure 21: Payment History page

Privacy Policy

Privacy Policy is a link to HUD's Privacy Policy and Security Statement information page (Figure 22). This disclosure statement provides information regarding the various measures in place to protect an individual's privacy while navigating HUD's website. Topic information includes: **Email, Information Collection, Site Security,** and **Links to Other Sites.**

FRIDAY, MARCH 25, 2011

HUD.GOV
U.S. Department of Housing and Urban Development
Secretary Shaun Donovan

Connect with HUD
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Privacy Policy and Security Statement

HUD respects your right to privacy and will protect it when you visit our website. Here are some things you should know about how we protect your privacy.

Email

- When you send us email we won't keep or share your email address with anyone outside of HUD staff, its contractors, and other federal representatives necessary to respond to your question. We'll only use your email address to respond to your requests for information.
- If you sign up for one of our emailing lists, we'll only send you the kinds of information you've requested. We won't maintain your name on the list and won't share your email address with anyone outside of HUD.

Information Collection

- When you browse, read pages or download information on our website, we automatically gather and store certain technical information about your visit. This information never identifies who you are. The information we collect and store about your visit is listed below.

This information is only used to help us make the site more useful for you. With this data we learn about the number of visitors to our site and the types of technology our visitors use. We never track or record information about individuals and their visits.

 - The Internet domain (for example, "xcompany.com" if you use a private Internet access account, or "yourschool.edu" if you connect from a university's domain) and IP address (an IP address is a number that is automatically assigned to your computer whenever you are surfing the Web) from which you access our website;
 - The type of browser (e.g., Netscape, Internet Explorer) and operating system (Windows, Unix) used to access our site;
 - The date and time you access our site;
 - The pages you visit; and
 - If you linked to our website from another website, the address of that website.
- Sometimes we use "cookies," which are small amounts of text stored on your computer. We only use "session cookies" in some places where people can transact business. That means we only store the cookie on your computer during that visit. So, if you are entering information for a business transaction, you won't lose the information if you go to another site and come back during the visit. After you turn off your computer or stop using the internet, the cookie is erased. If you don't want us to put a "cookie" on your computer, just follow **these instructions**. You will still be able to use the entire website.

Site Security

- We monitor visits to the website to identify any attempt to tamper with it.
- When you submit personal information using our website-for example, if you sign up for a conference online-we have systems that make sure people outside of HUD cannot access your personal information.
- We would only try to identify you personally when required to do so by a law enforcement investigation. Any information we collect for those investigations is destroyed according to federal guidelines.
- Tampering with HUD's website is against the law. If anyone tries to tamper with it, they may be punished under the Computer Fraud and Abuse Act of 1986 and the National Information Infrastructure Protection Act.

Links to Other Sites

- Our website has links to many other websites. When you go to another site, you are subject to the privacy and security policies of that site. HUD cannot attest to the accuracy of information provided there.
- Linking to a website does not constitute an endorsement by HUD, or any of its employees, of the sponsors of the site or the products presented on the site.

If you have any questions, please contact HUD's Web Manager.

Making Home Affordable
MAKING HOME AFFORDABLE.GOV
Help for America's Homeowners
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HUD Implementation of the Recovery Act
HUD.GOV/Recovery
[LEARN MORE](#)

Federal Housing Administration
Insuring More Than 37 Million Mortgages Since 1934
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Public and Indian Housing
Ensuring safe, decent, and affordable housing
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Figure 22: HUD's Privacy Policy and Security Statement page