

FHA Lender Approval Application Instructions

Each applicant must submit the application electronically at: <https://www5.hud.gov/FHALender/> and the additional documents listed below for each approval type:

List of Additional Documents to be Submitted with Application Form 92001-A

The following documents must be submitted for each approval type. Paragraph references are in the Handbook 4060.1 available at: http://portal.hud.gov/hudportal/HUD?src=/program_offices		Nonsupervised Lender	Supervised Lender	Government Lender	Investing Lender
Mortgagee Letter references are available at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/ad					
1	Fee Payment <i>Submitted electronically</i>	X	X		X
2	State License or Registration <i>Paragraphs 2-3 and 3-2(A)7</i>	X			X
3	DBA Approval(s), If applicable <i>Paragraphs 2-4 and 3-2(A)8 plus Mortgagee Letter 2009-31</i>	X	X	X	X
4	Commercial Credit or Dun & Bradstreet Business Report on Applicant <i>Paragraph 3-2(A)4</i>	X			X
5	Financial Reports on Applicant <i>For Nonsupervised and Investing Applicants, see Paragraphs 2-5, 2-6 and 3-2(A)(6) plus Mortgagee Letter 2010-20. For Supervised Applicants, see Paragraphs 2-5, 2-6 and 3-2(A)(6) plus Mortgagee Letters 2010-20, 2011-05 and 2011-25</i>	X	X		X
6	LLC Articles of Organization and Operating Agreement, if applicable. <i>Paragraphs 2-2(B) and 3-3(A)</i>	X			X
7	Partnership Agreement Information, if applicable. <i>Paragraphs 2-2(B) and 3-3(A)</i>	X			X
8	Funding Program <i>Paragraph 3-2(A)13a for Nonsupervised Lenders and Paragraph 3-2(A)13d for Investing Lender applicants</i>	X			X
9	Quality Control Plan <i>Paragraphs 7-1 through 7-12, and Mortgagee Letters 2009-12 and 2011-02.</i>	X	X	X	
10	Copy of Fidelity Bond <i>Paragraph 3-2(A)10</i>	X	X	X	X
11	Copy of Errors & Omissions Insurance <i>Paragraph 3-2(A)11</i>	X	X	X	X
12	Resume(s) <i>Paragraph 3-2(A)5</i>	X		X	X
13	Credit Reports on Owners and Officers <i>Paragraph 3-2(A)4 and Mortgagee Letter 2011-34</i>	X			X

Owners and Officers of Applicant (See Mortgage Letter 2011-34)

Owners. All applicants for FHA lender approval must list on the Lender Approval Application Form 92001-A the appropriate owners for their business form as follows:

Business Form	Owners
Publically Traded Company or Corporation	10% or more ownership
Non-Publically Traded Company or Corporation	25% or more ownership
Limited Liability Company (LLC)	All Members
Partnerships	General Partners

Officers. The applicant must list all of its Corporate Officers on Form HUD 92001-A who will be directly involved in managing, overseeing, or conducting the FHA business of the applicant. One officer must be marked as the Officer in Charge of the applicant’s proposed FHA participation.

Lenders who are currently preparing application packages or plan to apply in the near future may contact the FHA Resource Center with questions at answers@hud.gov and 1-800-225-5342. Please include the words “New Applicant” in the subject line and include a contact person and phone number in the email body so that a Lender Approval representative may contact you.

Please visit FHA’s comprehensive lender page at: <http://www.hud.gov/groups/lenders.cfm> for more links.

Thank you for your interest in FHA!!!