

PENNSYLVANIA HOUSING FINANCE AGENCY

2021 PARTICIPATING LENDER and PENNVEST LENDER ANNUAL RECERTIFICATION CHECKLIST




1	Organization name:			
2	Contact Person	Name:	Title:	
		Phone:	E-mail:	
3	Is your organization an approved PHFA Participating Lender?			Yes <input type="checkbox"/> No <input type="checkbox"/>
	Is your organization an approved PHFA Pennvest Lender?			Yes <input type="checkbox"/> No <input type="checkbox"/>
4	Complete and submit a Recertification Information Sheet			
5	Provide your company's organizational chart			
6	Provide your organization's NMLS number and PA license number, if applicable:			NMLS#
				PA License #
7	Provide your organization's Federal Deposit Insurance Corporation (FDIC) number OR National Credit Union Administration (NCUA) Charter number, if applicable:			FDIC #
				NCUA Charter #
8a	Is your organization a currently approved Fannie Mae or Freddie Mac one-to-four family first mortgage seller/servicer?			Yes <input type="checkbox"/> No <input type="checkbox"/>
8b	If you answered 'Yes' to question 8a provide your organization's:			FNMA # FHLMC #
	<ul style="list-style-type: none"> Fannie Mae and/or Freddie Mac approval number(s) Letter from your Fannie Mae Account Manager and/or from your Freddie Mac Account Manager with your organization's seller/servicer approval # confirming that your organization is an approved Seller and/or Servicer in good standing for the current Fiscal Year. 			
8c	If you answered 'No' to question 8a provide your organization's: <ul style="list-style-type: none"> Most recent audited financial statement, including supplemental information. Supplemental information must include the independent auditor's report on Internal Control, Compliance with HUD Programs, Schedule of Findings, and any Corrective Action Plan, if applicable. If you are a subsidiary of another company or part of a holding company, please submit the same financial information for that organization, as well If the statement is more than six months old, provide a current, unaudited, interim financial statement in addition to the audited statement. Net Worth Requirement – Must have a net worth equal to or in excess of requirements mandated by FHA. If your organization participates in programs offered by Fannie Mae; you must also meet Fannie Mae requirements. 			
9	Provide your organizations HUD/FHA, VA and/or USDA/RD approval number(s) if you are currently an approved lender.			FHA # VA # RD #
	* Provide HUD/FHA, VA and/or USDA/RD approval letter(s) if you are a new lender.			
10	Does your organization continue to maintain Fidelity Bond and Errors and Omissions Insurance in accordance with the Master Origination Sale Agreement (MOSA) or Pennvest Participation Agreement?			Yes <input type="checkbox"/> No <input type="checkbox"/>

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11	Does your organization continue to have a written Quality Control plan per investor guidelines for the loan types your organization sells to PHFA?	Yes <input type="checkbox"/> No <input type="checkbox"/>
12	Does your organization complete pre-funding and post-closing Quality Control reports per investor guidelines for the loan types your organization sells to PHFA?	Yes <input type="checkbox"/> No <input type="checkbox"/>
13	Does your organization continue to have a written Fraud Detection Policy detailing procedure for preventing mortgage fraud in transactions involving PHFA's single family residential lending programs?"	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Does your organization continue to conduct regular Fraud Detection trainings for your staff	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Provide the date of your organization's next regularly scheduled Fraud Detection staff training	Date:
	Does your organization continue to agree to provide written notice to PHFA of any fraud, suspected fraud or other suspicious activity involving loans sold to PHFA?	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Does your organization continue to certify to having all appropriate fraud protection safeguards in place and to taking all necessary actions to address Suspicious Activity Report filings with the Financial Crimes Enforcement Network and otherwise comply with regulators?	Yes <input type="checkbox"/> No <input type="checkbox"/>
14	Does your organization anticipate selling at least 12 loans to PHFA during the 2021 Calendar Year?	Yes <input type="checkbox"/> No <input type="checkbox"/>
15	Does your organization continue to have safeguards in place to detect and prevent redlining and other Fair Housing Act and Equal Credit Opportunity Act violations?	Yes <input type="checkbox"/> No <input type="checkbox"/>
16	Provide any fictitious names your organization will use while originating mortgage loans for PHFA's Homeownership program	N/A <input type="checkbox"/>
	Provide your organizations Fictitious Name:	
17	If your organization originated any loans for which PHFA issued a Mortgage Credit Certificate in 2020, has your organization filed Form 8329 with the IRS? <ul style="list-style-type: none"> • PHFA will update the Pipeline Plus system on the morning of January 6, 2021 with all information necessary to file Form 8329 for loans originated during 2020. The deadline to file is January 31,2021. 	Yes <input type="checkbox"/> No <input type="checkbox"/>
18a	Has your organization experienced a data breach within the past three years?	Yes <input type="checkbox"/> No <input type="checkbox"/>
18b	If you answered 'Yes' to 18a provide an explanation on a separate sheet of paper detailing: 1) the extent of the data breach; 2) whether any consumer information was exposed; 3) whether any PHFA borrower data was exposed or at risk of exposure; 4) how the breach was resolved; 5) if consumer data was exposed what steps did the organization take to comply with applicable notifications laws; and 6) any remedial measures and policies implemented to reduce or eliminate the risk of future data breaches.	

18c	Did your organization fully disclosed to PHFA any security breach with the potential to affect confidential Borrower information in accordance with the MOSA and PHFA Seller's Guide ?	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>
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19	Does your organization continue to have a physical place of business in Pennsylvania where consumers may access mortgage loan origination services in person?	Yes <input type="checkbox"/> No <input type="checkbox"/>
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The undersigned, an officer or authorized agent of the organization submitting this recertification checklist, certifies on behalf of the organization that as of the date entered below, the information contained in this recertification checklist is accurate and complete. The organization represents and warrants it continues to comply with the terms of the Master Origination and Sale Agreement. All loans delivered to PHFA will comply with all applicable mortgage lending laws, regulations and licensing requirements, and will meet all applicable guidelines of PHFA, investors, insurers or guarantors, including Fannie Mae, Freddie Mac, FHA, VA and RD.

PHFA may require your organization to provide additional documentation supporting this recertification. PHFA's Compliance Unit will notify you if your organization must submit additional documentation. Upon request, you agree to provide to PHFA your organization's:

- Prefunding Quality Control reports and Post-Closing Quality Control reports per investor guidelines for the loan types sold to PHFA
- Written copy of your organization's Data Breach Policy
- Written copy of your organization's Fraud Policy
- Fidelity Bond and Errors & Omissions Insurance
- Written Quality Control Plan per investor guidelines for the loan types sold to PHFA
- Any additional supporting documentation requested by PHFA

NAME (Print): _____

TITLE: _____

SIGNATURE: _____

DATE: _____

Submit Your Annual Recertification

Submit your Annual Recertification through the Pipeline Plus system; refer to [Appendix E](#) for upload instructions. The recertification package and any additional documents that we may request must be submitted before April 30th of each new year.

For more information visit the PHFA website at: <http://www.phfa.org/hop/lenders/offerloans.aspx>