

TENNESSEE HOUSING DEVELOPMENT AGENCY
ORIGINATING AGENT
ANNUAL RE-CERTIFICATION

To induce the Tennessee Housing Development Agency (“THDA”) to re-certify:

_____ (the “Applicant”) as a THDA Originating Agent, I, the
_____ of the Applicant, being duly sworn, hereby certify as follows:

1. I am duly authorized to execute this certification on behalf of Applicant and have personal knowledge of the information in this certification.
2. Applicant has the capacity, personnel and business office(s) located within the State of Tennessee sufficient to originate, process, and close THDA mortgage loans in compliance with THDA Requirements and Procedures. Many lenders have centralized the processing and underwriting functions in one location which may not be in Tennessee. This practice is acceptable with THDA as long as the applicant has a brick and mortar production office in Tennessee.
3. Applicant is, and all relevant personnel of Applicant are, duly authorized and lawfully qualified to engage in the business of originating, processing and closing residential mortgage loans in the State of Tennessee or otherwise as stated above.
4. Applicant is an FDIC-insured financial institution authorized under the laws of the State of Tennessee to make residential mortgage loans on homes located in Tennessee or is an entity licensed or registered under T.C.A. Section 45-13-101, et seq. to make residential mortgage loans on homes located in Tennessee.
5. All staff members of Applicant with any responsibility for THDA mortgage loans, including those listed in #9 below, are licensed or registered, as applicable, under T.C.A. Section 45-13-101, et seq. and are familiar with the THDA Originating Agents Guide.
6. Applicant is a lender or seller/servicer approved by FHA, VA, FNMA, FHLMC and/or USDA/RD.
7. Applicant has Errors and Omissions insurance in the amount of \$_____.
8. Attached hereto and incorporated herein by this reference is a copy of the most recent audit or financial statement prepared for Applicant.
9. Attached hereto and incorporated herein by this reference is a list of the branch locations, including counties, from which Applicant intends to originate THDA mortgage loans. Also included is contact information for all staff members of Applicant who need to receive updates and revisions to the THDA Originating Agents Guide. The following information must be included for applicable staff members: name, title, branch location, address, phone number(s), and e-mail address. This list must be complete and will replace any previous contact lists of Applicant received by THDA for the purpose of electronic communication.
10. To the best of my knowledge and belief, the information contained in this certification is true, correct, complete and accurate. I acknowledge that any misrepresentations herein may result in suspension or withdrawal of Originating Agent status and loss of the ability to originate, process, underwrite and close THDA mortgage loans.
11. I acknowledge that T.C.A. Section 13-23-133 makes it a Class E felony for any person to knowingly make, utter or publish a false statement of substance for the purpose of influencing THDA to allow participation in any of its programs, including its mortgage loan programs. I further acknowledge that the statements contained in this certification are statements of substance made for the purpose of influencing THDA to re-certify Applicant as a THDA Originating Agent.

(Applicant)

Date: _____

By: _____
(Signature)

(Print or type name)

(Title)