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## CHAPTER 2. FEDERAL RESERVE LENDING ALIEN CREDIT

- 7-1 Program Overview.** The U.S. Department of Housing and Urban Development (HUD) insures loans and mortgages made by private and governmental, financial, and mortgage lending institutions to finance the purchase, refinancing, or construction of single-family homes and multifamily properties. HUD approves such institutions for participation in the Federal Housing Administration (FHA) insurance programs for Title I property improvement and manufactured housing loans and for Title II single-family and multifamily mortgages. After initial approval, institutions are required to routinely annually re-submit their FHA-approved status.

As defined in 24 CFR (Code of Federal Regulations) part 202.2, a "lender" or "Title I lender" is a financial institution that has been a valid Title I participant of insurance and is approved by the HUD Secretary or that is either completing or holds a Title I contract that has been completed but remains expirable for servicing or selling Title I loans that it holds and is authorized to file insurance claims on such loans. A "mortgage" or "Title II mortgage" is a mortgage lender that is approved for participation in the Title II programs.

HUD Handbook 4000.1, FHA Single Family Housing Policy Handbook, is the consolidated source for all FHA policy. HUD Handbook 4000.1 covers Federal Housing Administration (FHA) approval and eligibility requirements for both Title I lenders and Title II mortgages, as well as other FHA program participants. The term "mortgage" is used throughout HUD Handbook 4000.1 for all types of FHA approval for both Title I lenders and Title II mortgages, and the term "mortgage" is used for all products (both Title I loans and Title II mortgages), unless otherwise specified. Throughout this guide, we use the terms "lender" and "lender" to include "mortgage" and "mortgage," respectively. Auditors must be aware that existing guidance and Federal regulations may continue to use both sets of terminology. For the Home Equity Conversion Mortgage (HECM) program, the definition of borrower does not include mortgage or agent as it does for Federal mortgages.

- 7-2 Lender Approval Types.** HUD has three types of lenders that are approved for participation. (Refer to 24 CFR 202.4 through 202.10.)
- A. Supervised Lenders.** Supervised lenders are financial institutions that are members of the Federal Reserve System (FRS) or institutions with accounts insured by the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), or the National Credit Union Administration (NCUA). Supervised lenders may originate, underwrite, purchase, hold, service, or sell FHA-insured loans.
  - B. Small Supervised Lenders.** Small supervised lenders are members of FRS or regulated by FDIC, OCC, or NCUA, the consolidated assets of which do not exceed

# Chapter 7 Fha Approved Lenders Audit Guidance

**United States. Department of Housing  
and Urban Development. Office of  
Inspector General**



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