
CHAPTER 7. THE APPROVED LENDER LIFT GUIDE

- 7-1 General Obligation.** The U.S. Department of Housing and Urban Development (HUD) issues 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 projects. HUD approves such institutions for participation in the Federal Housing Administration (FHA) insurance programs for Title I property improvements and manufactured housing loans and the Title II single-family and multifamily mortgages. When initial approval, institutions are required to reapply annually to maintain their FHA-approved status.

As defined in 24 CFR (Code of Federal Regulations) Part 202, a "lender" or "Title I lender" is a financial institution that has been a valid Title I contract of insurance and is approved by the HUD Secretary or that is under supervision or holds a Title II contract that has been terminated but retains responsibility for servicing or selling Title I loans that it holds and is authorized to file insurance claims on such loans. A "mortgagee" or "Title II mortgagee" is a mortgage lender that is approved to participate in the Title II programs.

As it relates to various requirements, HUD is adopting a common industry practice of using the terms "lender" and "borrower" for all of its programs and documents the use of the terms "mortgagee" and "mortgagor." Throughout this guide, we use the terms "lender" and "borrower" to include "mortgagee" and "mortgagor," respectively. Authors should be aware that existing guidance and Federal regulations may continue to use both sets of terminology.

- 7-2 Lender Approval Types.** HUD has four types of lenders that are approved for participation under its 24 CFR (202) through 202.100.

- 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.

- 1. Small Supervised Lenders.** Small supervised lenders are members of FRS or regulated by FDIC, OCC, or NCUA, the consolidated assets of which do not meet the threshold required by those agencies for submitting audited financial statements (discussed in 24 CFR 202.112, 202.102(c), and 202.103).

- 2. Large Supervised Lenders.** Large supervised lenders are those lenders that are members of FRS or regulated by FDIC, OCC, or NCUA, the consolidated

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**United States. General Accounting
Office**



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Consolidated Audit Guide for Audits of HUD Programs United States. Department of Housing and Urban Development. Office of Inspector General,1997 *Congressional Record* United States. Congress,1972 **Audit Guide for Use by Independent Public Accountants in Audits of HUD-approved Nonsupervised Mortgagees, Loan Correspondents, and Coinsuring Mortgagees** ,1987 Single-family Housing United States. General Accounting Office,2000 **Auditors' Reports Under U.S. Department of Housing and Urban Development's Audit Guide for Mortgagors Having HUD Insured Or Secretary Held Multifamily Mortgages** American Institute of Certified Public Accountants. Auditing Standards Division,1990 *Audit Guide for Use by Independent Public Accountants for Audit of Mortgagors Having HUD-insured Or Secretary Held Multifamily Mortgages* United States. Department of Housing and Urban Development. Office of Inspector General,1989 *Audit guide for use by independent public accountants in audits of HUD-approved nonsupervised mortgagees, loan correspondents, and coinsuring mortgagees* ,1987 **Audit Guide for Audits of Public Housing Agencies for Use by Independent Public Accountants** ,1978

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