

**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY**  
Application for Lender of Single-Family Mortgage Loans

**Instructions:** Please overnight this completed and signed original application to:

**MSHDA-Homeownership Division**  
**735 E Michigan Avenue**  
**Lansing, MI 48912**

E-mail: [BohneS@Michigan.gov](mailto:BohneS@Michigan.gov)

**COMPANY NAME:** \_\_\_\_\_

Address: \_\_\_\_\_

Federal Identification Number: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Title: \_\_\_\_\_

Phone / Fax / E-mail: \_\_\_\_\_

**NAME OF PARENT COMPANY, IF DIFFERENT THAN ABOVE:**

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

Federal Identification Number: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Title: \_\_\_\_\_

Phone / Fax / E-mail: \_\_\_\_\_

**PLEASE ANSWER THE FOLLOWING QUESTIONS:**

1. The lending institution is (check all that apply)
  - A state-chartered bank or national banking association
  - A federally chartered bank regulated by the Office of Thrift Supervision
  - An FHA Direct Endorsement approved mortgage lending institution
  - A FNMA or FHLMC approved seller/servicer
  - Approved by the Federal Home Loan Bank for sale of 1<sup>st</sup> residential mortgage loans
  - A VA-Automatic approved mortgagee
  - A RHS (formerly FmHA) approved mortgage
  - A state or federal chartered credit union

***NOTE: Please include copies of any approvals***

2. Please indicate the date mortgage lending operations began: \_\_\_\_\_

3. Does your company have the ability to close **AND** service loans in its own name?  Yes  No

4. In what exact name does your company:

- Originate Loans: \_\_\_\_\_
- Underwrite Loans: \_\_\_\_\_
- Close Loans: \_\_\_\_\_
- Fund Loans: \_\_\_\_\_
- Deliver Loans: \_\_\_\_\_

5. List all branches that will be originating MSHDA loans in Michigan. (Attach a second page if necessary.)

Name of Branch: \_\_\_\_\_  
Address: \_\_\_\_\_  
Manager: \_\_\_\_\_  
Phone / Fax / E-mail: \_\_\_\_\_

Name of Branch: \_\_\_\_\_  
Address: \_\_\_\_\_  
Manager: \_\_\_\_\_  
Phone / Fax / E-mail: \_\_\_\_\_

Name of Branch: \_\_\_\_\_  
Address: \_\_\_\_\_  
Manager: \_\_\_\_\_  
Phone / Fax / E-mail: \_\_\_\_\_

Name of Branch: \_\_\_\_\_  
Address: \_\_\_\_\_  
Manager: \_\_\_\_\_  
Phone / Fax / E-mail: \_\_\_\_\_

6. Please provide the names and titles of the principal officers of your Michigan lending institution: Name Title

_____	_____
_____	_____
_____	_____
_____	_____

7. Please indicate approximate annual originations:

FHA \$ \_\_\_\_\_  
VA \$ \_\_\_\_\_  
RHS \$ \_\_\_\_\_  
Conventional \$ \_\_\_\_\_

8. Does your company have a net worth of at least \$250,000?

Yes  No

- **Submit a copy of your most recent available audited financial statements.**

9. Does your company have errors and omissions insurance coverage of at least \$300,000?

Yes  No

- **Submit most recent copy of errors and omissions insurance coverage.**

10. Does your company have fidelity bond insurance coverage of at least \$300,000?

Yes  No

- **Submit most recent copy of fidelity bond insurance coverage.**

11. Are you presently licensed or registered under the Michigan Mortgage Brokers, Lenders, and Servicers Licensing Act (MCLA 445.1651 *et seq.*)?  Yes  No

- If Yes, please submit a copy of your license or registration.
- If No, please describe the exemption that applies to you:

12. Is your company a Michigan Corporation?  Yes  No

- If Yes, include an original certified copy of your filed articles of incorporation, together with an original good standing certificate, both dated within thirty (30) days of the date of this application.
- If No, attach an original certified copy of your articles of incorporation filed in the state of your incorporation, together with an original certified copy of your Certificate of Authority to Transact Business in Michigan, both dated within thirty (30) days of the date of this application **OR** an original certified copy of your articles of incorporation filed in the state of your incorporation together with evidence from the primary federal regulator with whom you are approved.

PLEASE INCLUDE THE FOLLOWING DOCUMENTS WITH THIS APPLICATION:

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A COPY OF YOUR COMPANY'S MOST RECENT AUDITED FINANCIAL STATEMENTS

A COPY OF CURRENT ERRORS AND OMISSIONS INSURANCE COVERAGE

A COPY OF CURRENT FIDELITY BOND INSURANCE COVERAGE

COPY OF BOARD RESOLUTION VERIFYING THE SIGNATORY IS AUTHORIZED TO SIGN FOR THE LENDER

COPIES OF YOUR FHA DIRECT ENDORSEMENT APPROVAL, VA AUTOMATIC APPROVAL, FHLBI APPROVAL FOR SALE OF 1<sup>ST</sup> RESIDENTIAL MORTGAGES AND/OR FNMA/FHLMC APPROVALS

COPY OF LICENSE OR REGISTRATION UNDER THE MICHIGAN MORTGAGE BROKERS, LENDERS, AND SERVICERS LICENSING ACT (MCLA 445.1651 et. seq.)

FOR MICHIGAN CORPORATIONS, INCLUDE AN ORIGINAL CERTIFIED COPY OF YOUR ARTICLES OF INCORPORATION, TOGETHER WITH AN ORIGINAL GOOD STANDING CERTIFICATE, BOTH DATED WITHIN 30 DAYS OF THIS APPLICATION **OR**

IF THE COMPANY IS **NOT** A MICHIGAN CORPORATION, INCLUDE AN ORIGINAL CERTIFIED COPY OF YOUR ARTICLES OF INCORPORATION FILED IN THE STATE OF INCORPORATION, TOGETHER WITH AN ORIGINAL CERTIFIED COPY OF YOUR CERTIFICATE OF AUTHORITY TO TRANSACT BUSINESS IN MICHIGAN AND EVIDENCE YOUR CORPORATION IS IN GOOD STANDING WITH THE PRIMARY FEDERAL REGULATOR FOR YOUR INDUSTRY, ALL DATED WITHIN 30 DAYS OF THE DATE OF THIS APPLICATION.

**Application Submitted By:**

**Company:** \_\_\_\_\_

**By:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Phone / Fax / E-mail:** \_\_\_\_\_