



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, D.C. 20410-8000

OFFICE OF HOUSING
FHA Lender Approval and Recertification Division

March 14, 2008

FHA Loan Programs: Title II
FHA Lender Approval Type: Loan Correspondent
FHA Lender ID Number: 26588-0000-6

President
America's Mortgage Professionals, LLC
500 E. Broward Blvd., Suite 1710
Ft. Lauderdale, FL 33394

Dear Loan Correspondent:

FHA has approved your request to be a Title II FHA loan correspondent. A copy of your application with the appropriate approval signature is enclosed for your records. The lender identification number referenced above must be used on all FHA insured mortgage documents where required and on any correspondence sent to FHA.

The addresses, phone numbers, etc. shown on your lender application form have been entered into FHA's computer systems. You must maintain this information via of your FHA Connection account that must be set up before using your lender approval. The home page for the FHA Connection is: <https://entp.hud.gov/clas/index.cfm>

This letter also constitutes an Origination Approval Agreement (OAA) authorizing your institution to originate single family mortgages to be insured by FHA in your Area Approved for Business (AAFB) as shown in your FHA Connection account. This origination area is, at a minimum, the State where your home office is located and all adjacent States. Origination of any mortgage loans pursuant to this agreement constitutes your acknowledgement that your authority to originate single family mortgage loans insured by FHA is subject to compliance with appropriate laws and regulations as they may be amended from time to time. The OAA may be terminated by FHA as set forth in Section 202.3(c) of the Lender and Mortgagee Approval Regulations, 24 CFR Part 202. If the OAA is terminated, your institution may no longer originate single family mortgages to be insured by FHA but may hold, service, purchase, and/or sell mortgages that had been insured by FHA before termination of the OAA. The OAA may be terminated with regard to all offices of your institution or with regard to specific branches of your institution.

If you have any questions concerning FHA loan programs, please contact the FHA Resource Center. They can be reached, Monday-Friday, 8 am to 8 pm ET, at (800) CALLFHA or (800) 225-5342. You can also eMail them at hud@custhelp.com or go to their web page site at: <http://www.hud.gov/offices/hsg/sfh/fhairesourcetr.cfm>.

You are required to comply with all applicable provisions for your type of FHA approval as

Mailing Address
Lender Approval and Recertification Division, HULL
451 7th Street, SW Room B-133/P-3214
Washington, DC 20410-8000

Overnight Delivery
HUD Lender Approval & Recertification Division
490 L'Enfant Plaza East, SW Suite 3214
Washington, DC 20024

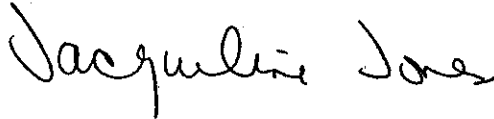
Phone: 202/708-3976
FAX: 202/755-0303
FAX: 202/401-6451

contained in the Title II Mortgagee Approval Handbook 4060.1, Rev-2. This handbook is available online at: <http://www.hud.gov/offices/adm/hudclips/>.

You are required to display the HUD fair housing poster in your office per paragraphs 2-11, 2-16 and 7-8 of the above referenced handbook. The English version is at: <http://www.hud.gov/offices/adm/hudclips/forms/files/928-1.pdf> and the Spanish version is at: <http://www.hud.gov/offices/adm/hudclips/forms/files/928-1a.pdf>.

Should you have any questions about your FHA loan correspondent approval, please do not hesitate to contact this office. We have also enclosed a FHA lender seal which you may wish to display.

Sincerely,



Jacqueline C. Jones, Chief
Lender Approval Branch
Lender Approval and Recertification
Division

Enclosures

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