the prospective bidder from making the following representations, such individual or entity has been removed from participation in all activities related to this sale and has no ability to influence or control individuals involved in formation of a bid for this sale):

(1) An entity or individual is ineligible to bid on any included reverse mortgage loan or on the pool containing such reverse mortgage loan because it is an entity or individual that:

(a) Serviced or held such reverse mortgage loan at any time during the six-month period prior to the bid, or

(b) Is any principal of any entity or individual described in the preceding sentence;

(c) Any employee or subcontractor of such entity or individual during that six-month period; or

(d) Any entity or individual that employs or uses the services of any other entity or individual described in this paragraph in preparing its bid on such reverse mortgage loan.

Also, in alignment with Title X of the 21st Century ROAD to Housing Act, Public Law 119–101, prospective bidders must provide an attestation that no mortgage loan will result in an acquisition of the security property in circumstances that would be prohibited by the Act.

Freedom of Information Act Requests

HUD reserves the right, in its sole and absolute discretion, to disclose information regarding HVLS 2027–1, including, but not limited to, the identity of any successful qualified bidder and its bid price or bid percentage for any pool of loans or individual loan, upon the closing of the sale of all the mortgage loans. Even if HUD elects not to publicly disclose any information relating to HVLS 2027–1, HUD will disclose any information that HUD is obligated to disclose pursuant to the Freedom of Information Act and all regulations promulgated thereunder.

Scope of Notice

This notice applies to HVLS 2027–1 and does not establish HUD's policy for the sale of other mortgage loans.

Joseph M. Gormley,

President of the Government National Mortgage Association performing the delegable duties of the Assistant Secretary for Housing—Federal Housing Commissioner.

[FR Doc. 2026–19458 Filed 9–22–26; 8:45 am]

BILLING CODE 4210–67–P

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–6548–N–05]

Credit Watch Termination Initiative; Terminations of Direct Endorsement (DE) Approval

AGENCY: Office of the Assistant Secretary for Housing–Federal Housing Commissioner, Department of Housing and Urban Development (HUD).

ACTION: Notice.

SUMMARY: This notice advises of the cause and effect of terminations of Direct Endorsement (DE) approval taken by HUD's Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. This notice includes a list of mortgagees that have had their DE Approval terminated.

FOR FURTHER INFORMATION CONTACT: John Higgins, Director, Quality Assurance Division, Office of Housing, Department of Housing and Urban Development, 451 Seventh Street SW, Washington, DC 20410–8000; telephone (202) 402–6730 (this is not a toll-free number). HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. To learn more about how to make an accessible telephone call, please visit *https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs.*

SUPPLEMENTARY INFORMATION: HUD has the authority to address deficiencies in the performance of lenders' loans as provided in HUD's mortgagee approval regulations at 24 CFR 202.3. On May 17, 1999, HUD published a notice (64 FR 26769) on its procedures for terminating Origination Approval Agreements with FHA lenders and placement of FHA lenders on Credit Watch status (an evaluation period). In the notice, HUD advised that it would publish in the **Federal Register** a list of mortgagees that have had their Approval Agreements terminated. HUD Handbook 4000.1 section V.E.3.a.iii outlines current procedures for terminating Underwriting Authority of Direct Endorsement mortgagees.

Termination of Direct Endorsement Approval: HUD approval of a DE mortgagee authorizes the mortgagee to underwrite single-family mortgage loans and submit them to FHA for insurance endorsement. The approval may be terminated on the basis of poor performance of FHA-insured mortgage loans underwritten by the mortgagee. The termination of a mortgagee's DE Approval is separate and apart from any action taken by HUD's Mortgagee Review Board under HUD regulations at 24 CFR part 25.

Cause: HUD regulations and policy permit HUD to terminate the DE Approval of any mortgagee having a default and claim rate for loans endorsed within the preceding 24 months that exceeds 200 percent of the default and claim rate within the geographic area served by a HUD field office, and that exceeds the national default and claim rate for insured mortgages.

Effect: Termination of DE Approval precludes the mortgagee from underwriting FHA-insured single-family mortgages within the HUD field office jurisdiction(s) listed in this notice. Mortgagees authorized to hold or service FHA-insured mortgages may continue to do so.

Loans that closed or were approved before the termination became effective may be submitted for insurance endorsement. Approved loans are those already underwritten and approved by a DE underwriter and cases covered by a firm commitment issued by HUD. Cases at earlier stages of processing cannot be submitted for insurance by the terminated mortgagee; however, the cases may be transferred for completion of processing and underwriting to another mortgagee with DE Approval in that geographic area. Mortgagees must continue to pay existing insurance premiums and meet all other obligations associated with insured mortgages.

A terminated mortgagee may apply for reinstatement if their DE Approval in the affected area or areas has been terminated for at least six months and the mortgagee continues to be an approved mortgagee meeting the requirements of 24 CFR 202.5, 202.6, 202.7, 202.10 and 202.12. The mortgagee's application for reinstatement must be in a format prescribed by the Secretary and signed by the mortgagee. In addition, the application must be accompanied by an independent analysis of the terminated office's operations as well as its mortgage production, specifically including the FHA-insured mortgages cited in its termination notice. This independent analysis must identify the underlying cause for the mortgagee's high default and claim rate. The analysis must be prepared by an independent Certified Public Accountant (CPA) qualified to perform audits under Government Auditing Standards as provided by the Government Accountability Office. The mortgagee must also submit a written corrective action plan to address each of the issues identified in the CPA's report, along with evidence that the plan has been implemented. The application for reinstatement must be submitted through the Lender Electronic Assessment Portal (LEAP). The application must be accompanied by the CPA's report and the corrective action plan.

Action: The following mortgagees have had their DE Approval terminated by HUD:

Mortgagee name	Mortgagee home office address	HUD office jurisdictions	Termination effective date	Homeownership centers
Equity Prime Mortgage LLC ..	5 Concourse Pkwy., Ste. 2250, Atlanta, GA 30328–7121.	Cleveland Miami Phoenix	8/19/2026	Philadelphia Atlanta Santa Ana.
American Financial Network ..	10 Pointe Dr., Ste. 330, Brea, CA 92821–7620.	Baltimore	8/19/2026	Philadelphia.
Sun West Mortgage Co Inc ...	18303 Gridley Rd., Cerritos, CA 90703–5401.	Houston	8/3/2026	Denver.

Paul M. Olin,

Acting General Deputy Assistant Secretary, Office of Housing.

[FR Doc. 2026–19455 Filed 9–22–26; 8:45 am]

BILLING CODE 4210–67–P

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–6618–N–01]

Notice of Informal Presentation of Views

AGENCY: Office of the Assistant Secretary for Housing, Federal Housing Commissioner, HUD.

ACTION: Notice.

SUMMARY: HUD will gather information through a written Informal Presentation of Views to allow the Secretary to reach a fully informed decision on whether to suspend or revoke the authority of Dale Mull to inspect manufactured home installations.

DATES: *Close of Written Informal Presentation of Views:* The deadline for receiving documentary evidence is October 13, 2026.

ADDRESSES: Interested persons are invited to submit documentary evidence, including written statements or submissions of supporting documentation, regarding this Notice. Please submit all written documentation to the Office of Manufactured Housing Programs, Housing and Urban Development, 451 7th St. SW, Room 9252, Washington, DC 20410. Digital statements and documentation can be sent by email to *mhs@hud.gov* with the docket number included in the heading. Each document that is submitted in this proceeding must display the document number of this proceeding, ''EB–IP2026–02,'' on the front page.

FOR FURTHER INFORMATION CONTACT: Angelo Wallace, Civil (Structural) Engineer, Office of Manufactured Housing Programs; email address: *Angelo.M.Wallace@hud.gov;* telephone: 202–402–3848. HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as from individuals with speech or communication disabilities. To learn more about how to make an accessible telephone call, please visit: *www.fcc.gov/consumers/guides/telecommunications-relay-service-trs.*

SUPPLEMENTARY INFORMATION:

I. Statutory and Regulatory Background

The Secretary of the United States Department of Housing and Urban Development (''Secretary'') administers the National Manufactured Housing Construction and Safety Standards Act of 1974 (42 U.S.C. 5401 *et seq.*) (''the Act''). Under this authority, the Secretary administers the Manufactured Home Construction and Safety Standards (24 CFR part 3280) and the Manufactured Home Procedural and Enforcement Regulations (24 CFR part 3282), as well as the Manufactured Home Installation Program that includes certification of installation in HUD-Administered states (24 CFR part 3286). The Manufactured Home Procedural and Enforcement Regulations prescribe procedures for the enforcement of the Secretary's administration of these standards. Under 24 CFR 3286.511(c), the Secretary may suspend or revoke an installation inspector's authority for cause, including among other things, failing to comply with the requirements of 24 CFR parts 3285 and 3286.

II. Informal Presentation of Views for Mr. Mull

Dale Mull currently has inspection authority to perform inspections of manufactured home installations in HUD-Administered states. The Office of Manufactured Housing Programs received multiple consumer complaints regarding manufactured home inspections performed by Mr. Mull. An investigation showed that Mr. Mull failed to properly inspect for the minimum elements established by 24 CFR 3286.505 and attested satisfaction with installation requirements related to at least seven manufactured home installations in Atlantic County, New Jersey, a HUD-Administered state, that did not conform with the Model Manufactured Home Installation Standards, (24 CFR part 3285).

Accordingly, on October 2, 2024, the Secretary notified Mr. Mull of the intent to suspend or revoke his inspection authority in accordance with 24 CFR 3286.511(c). On October 23, 2024, Mr. Mull responded and requested a presentation of views. Along with this request, Mr. Mull submitted a statement and documentation. Upon consideration of the factors identified in 24 CFR 3282.152(c)(4), the Secretary has determined that an Informal Presentation of Views will be held in accordance with the provisions of 24 CFR 3282.152(f). The parties involved in this proceeding are Dale Mull and the Secretary.

Jason McJury is hereby designated as the presiding officer for all proceedings. Mr. McJury is the Deputy Administrator of HUD's Office of Manufactured Housing Programs. Inquiries should be directed to the person listed under For Further Information Contact above. All submissions will be taken in writing and considered by the presiding officer. The presiding officer will review written statements and documentary evidence as soon as practicable following the closing date of this notice. As provided for by 24 CFR 3282.153, interested persons may participate in the Informal Presentation of Views by presenting documentary evidence regarding this Notice to the address identified above or by sending digital