

LDP/GSA Participant List

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Applies to FHA

HUD requires all loan participants be compared to the Limited Denial of Participation (LDP) List and General Services Administration (GSA) list. Any participant matching to these lists is not eligible for FHA insuring.

Below is a list of participants that must be checked against these lists at a loan level as applicable. Please note, the list is not exhaustive, and it is required all identified additional participants are compared to the LDP/GSA lists.

List of Participants:

- Loan Originators, Processors, Underwriters and Closers
- Appraiser*
- Appraisal Company*
- Borrower(s)*
- Borrower's Attorney*
- Borrower's Attorney Company*
- Builder*
- Builder Company*
- Buyer's Agent*
- Buyer's Realtor Office*
- Closing Agent/Escrow officer*
- Closing Agency*
- Dealer
- Escrow Company*
- Homeowner's Insurance Agent*
- Listing Agent*
- Listing Real Estate Office*
- MI Company*
- Non-applicant Spouse signing the Mortgage and on title
- Non-borrowing Title holder signing the Mortgage
- Notary*
- Power of Attorney
- Seller(s)*
- Seller's Attorney*
- Seller's Attorney Company
- Supervising Appraiser*
- Title Company*
- Vested Trust

*Non-Delegated: These participants are automatically checked in DataVerify when input. All other participants must be manually checked.

*Delegated: All participants should be checked prior to submission.

PHH/Ocwen team players are verified upon employment and then periodically checked by internal Human Resources thereafter.