



OFFICE OF HOUSING

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

August 10, 2018

Mr. Vincent Setnar
Chief Operating Officer
Tidemark Federal Credit Union
1941 Bridgeville Highway
Seaford, DE 19973

SUBJECT: FHA Mortgagee Number: 00743-0000-6
FHA Supervised Lender – Title I and II
Originate/Own Single-Family and Multi-Family Mortgages

Dear Mr. Setnar:

The Federal Housing Administration (FHA) is pleased to inform you that your request to become an FHA lender has been approved. Your approval type and FHA lender identification number are shown above and must be used on all FHA-insured mortgage documents, as required, and on any correspondence sent to FHA.

This letter constitutes an official FHA Approval Agreement authorizing your Institution to conduct business as an FHA-approved lender in those states where your Institution is in compliance with state licensing requirements. You are required to comply with all applicable provisions for the type of FHA approval you have been granted.

Enclosed is a handout which explains how to use, renew and update your FHA approval. The FHA Lender seal is also enclosed for your Institution to display.

Thank you for partnering with FHA to expand homeownership opportunities.

Sincerely,

Volky A. Garcia

Director

Lender Approval and Recertification Division

Enclosure