

Top 5 Mortgage Industry Exclusionary Lists

Mortgage lenders, brokers, and compliance teams must screen employees, vendors, and sometimes borrowers against exclusionary lists to ensure regulatory compliance and prevent risk exposure. Below is a quick-reference checklist of the top 5 exclusionary lists used in the mortgage industry, along with additional resources.

1. NMLS Disciplinary Actions

- Maintained By: CSBS / State Regulators
- Purpose: Lists revoked, suspended, or denied licenses and enforcement actions.
- Link: NMLS Consumer Access

2. HUD / FHA Limited Denial of Participation (LDP)

- Maintained By: U.S. Department of HUD
- Purpose: Identifies individuals/firms excluded from FHA programs due to fraud or violations.
- Link: HUD LDP

3. SAM.gov Excluded Parties List (EPLS)

- Maintained By: U.S. General Services Administration
- Purpose: Lists individuals/entities barred from federally funded programs.
- Link: SAM.gov Exclusions

4. FHFA Suspended Counterparty Program (SCP)

- Maintained By: Federal Housing Finance Agency
- Purpose: Names individuals/entities suspended from doing business with Fannie Mae, Freddie Mac, or FHLBs.
- Link: FHFA SCP

5. FINRA / SEC Barred Individuals

- Maintained By: FINRA & U.S. Securities and Exchange Commission
- Purpose: Shows financial professionals barred due to misconduct, often checked for cross-industry screening.
- Link: FINRA BrokerCheck / SEC Enforcement

Additional Lists Commonly Checked:

- OFAC Sanctions List (SDN List) – Required for borrower AML/KYC compliance
- State Attorney General or Banking Department enforcement actions
- CFPB and FTC enforcement databases

Disclaimer: This checklist is for informational purposes only. Users should consult with compliance professionals and regulatory bodies for official requirements.

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