

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT - or - SERVICE RETAINED LENDERS

CONVENTIONAL MORTGAGES



HFA Preferred™ & HFA Advantage® Loans that are NOT IHFA Eligible/Credit Scores < 620

Date: _____

All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order

COMPLETE THE FOLLOWING TO SUBMIT LOANS IN CHFA LOS:

- Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (If applicable)
- Complete And Submit CHFA LOS Additional Data Screens
- Upload The Final Loan Application (1003) In CHFA LOS

LENDER / SELLER CONTACT INFORMATION

File Contact Name & Title	Telephone & Ext.	Contacts Email Address
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BORROWER INFORMATION

CHFA Loan #	Lender Loan #	Primary Borrower Name (Last, First)
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LOAN FILE SUBMISSION TO INCLUDE, but is not limited to the following documentation (as applicable). Documentation requirements may differ by program.

CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE

Commitment / Loan Exceptions / Transmittal

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 File Submission Checklist - CHFA Form 009-1108 - AM <input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document
<i>(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)</i> | <ul style="list-style-type: none"> <input type="checkbox"/> 3 Loan Exception Documentation <input type="checkbox"/> 4 Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter) |
|--|---|

First Mortgage Loan Approval & Application

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Final/Verified Loan Application (1003) signed by Mtg Ln Originator <input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Ln Originator) | <ul style="list-style-type: none"> <input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA) <input type="checkbox"/> 4 Private Mortgage Insurance Certificate - Copy (if applicable) |
|--|---|

Credit & Fraud Checks

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Credit Supplements (if applicable) <input type="checkbox"/> 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable) <input type="checkbox"/> 3 Bankruptcy Report / Discharge (if applicable) <input type="checkbox"/> 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated | <ul style="list-style-type: none"> <input type="checkbox"/> 5 Credit Report Inquiry Explanation with Documentation - signed & dated <input type="checkbox"/> 6 Divorce Decree / Property Separation Agreements (if applicable) <input type="checkbox"/> 7 Child Support Verification (if applicable) <input type="checkbox"/> |
|--|---|

Income / Employment - (Most Recent Documentation on Top)

DOCUMENTATION MUST BE TENDERED SEPARATELY FOR EACH APPLICANT - IN THE ORDER LISTED BELOW

- | | |
|---|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Repayment) <input type="checkbox"/> 2 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Income Limit) <input type="checkbox"/> 3 Verification of Employment (past 2 yrs with start/end dates) <input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income) <input type="checkbox"/> 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS) <input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs | <ul style="list-style-type: none"> <input type="checkbox"/> 7 Academic Student Transcript - for full-time student (or pay stub) <input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
~ OR ~ (Do Not Include Both - Delays File Review Process) <input type="checkbox"/> 8 Fed. Tax Return-<i>Personal</i> Signed 3 most recent- 1 yr if targeted area-all schedules <input type="checkbox"/> 8 Fed. Tax Return-<i>Business</i> Signed 3 most recent- 2 yrs if targeted area-all schedules <input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable) |
|---|---|

Assets - (Most Recent Documentation on Top)

- | | |
|---|--|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable) <input type="checkbox"/> 2 Gift Documentation per FNMA guidelines | <ul style="list-style-type: none"> <input type="checkbox"/> 3 Asset Statements (Bank name & ownership) min 1 mth within 30 day period <input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable) |
|---|--|

Property / Appraisal

- | | |
|---|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Appraisal Report (include Color Photos, Street View, Comparables) <input type="checkbox"/> 2 Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable) <input type="checkbox"/> 3 Certificate of Occupancy (if applicable) <input type="checkbox"/> 4 Evidence Condo is FNMA Eligible - CHFA Form 013-490 - or - Equivalent <input type="checkbox"/> 5 Flood Life of Loan Determination Certificate | <ul style="list-style-type: none"> <input type="checkbox"/> 6 Flood Hazard Notice <input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other <input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed) <input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed) <input type="checkbox"/> |
|---|---|

AmeriNat - Conventional Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">1</td><td>Federal Recapture Tax Notice - Potential Tax - 051-0597</td></tr> <tr><td style="text-align: center;">2</td><td>Federal Recapture Tax Notice - Understanding Tax - 050-0597</td></tr> <tr><td style="text-align: center;">3</td><td>Federal Recapture Tax Notice - Method to Compute (LEAN Only)</td></tr> <tr><td style="text-align: center;">4</td><td>IRS Form 4506-C - Copy (completed & signed for each Borrower)</td></tr> <tr><td style="text-align: center;">5</td><td>Borrower Eligibility Certificate - 014-1107</td></tr> <tr><td style="text-align: center;">6</td><td>Down Payment Assistance Program/s Worksheet - DAPappcc</td></tr> <tr><td style="text-align: center;">7</td><td>DAP - Borrower's Certificate - DAP 95-05</td></tr> <tr><td style="text-align: center;">8</td><td>DAP - Applicant Notice - DAPDiscl</td></tr> <tr><td style="text-align: center;">9</td><td>Time To Own - Borrower's Certificate - TTO95-05 (if applicable)</td></tr> <tr><td style="text-align: center;">10</td><td>Time To Own - Applicant Notice - TTODiscl (if applicable)</td></tr> <tr><td style="text-align: center;">11</td><td>Loan Estimate (LE) (1st Mtg & Down Payment Program/s, if applicable)</td></tr> </table>	1	Federal Recapture Tax Notice - Potential Tax - 051-0597	2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	4	IRS Form 4506-C - Copy (completed & signed for each Borrower)	5	Borrower Eligibility Certificate - 014-1107	6	Down Payment Assistance Program/s Worksheet - DAPappcc	7	DAP - Borrower's Certificate - DAP 95-05	8	DAP - Applicant Notice - DAPDiscl	9	Time To Own - Borrower's Certificate - TTO95-05 (if applicable)	10	Time To Own - Applicant Notice - TTODiscl (if applicable)	11	Loan Estimate (LE) (1st Mtg & Down Payment Program/s, if applicable)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">12</td><td>Homeownership Program - Statement of Eligibility - 060-1005</td></tr> <tr><td style="text-align: center;">13</td><td>Police Statement of Eligibility - 031-027</td></tr> <tr><td style="text-align: center;">14</td><td>Teacher Statement of Eligibility - 031-030</td></tr> <tr><td style="text-align: center;">15</td><td>Military Form DD214 Separation Documents (Honorable Discharge)</td></tr> <tr><td colspan="2" style="text-align: center;">Homeownership Counseling</td></tr> <tr><td style="text-align: center;">16</td><td>Pre-Closing Homebuyer Education Certificate</td></tr> <tr><td style="text-align: center;">16</td><td>Pre-Purchase Homebuyer Education Certificate</td></tr> <tr><td style="text-align: center;">16</td><td>Online Homebuyer Education (FinallyHome!@) Certificate</td></tr> <tr><td style="text-align: center;">17</td><td>Financial Fitness Certificate</td></tr> <tr><td style="text-align: center;">18</td><td>Landlord Certificate (if 2 - 4 unit residence)</td></tr> </table>	12	Homeownership Program - Statement of Eligibility - 060-1005	13	Police Statement of Eligibility - 031-027	14	Teacher Statement of Eligibility - 031-030	15	Military Form DD214 Separation Documents (Honorable Discharge)	Homeownership Counseling		16	Pre-Closing Homebuyer Education Certificate	16	Pre-Purchase Homebuyer Education Certificate	16	Online Homebuyer Education (FinallyHome!@) Certificate	17	Financial Fitness Certificate	18	Landlord Certificate (if 2 - 4 unit residence)
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CHFA FINANCE DEPARTMENT - CLOSED LOAN DOCUMENTS

Detail Purchase Advice Funding Sheet - CHFA Form 066-0408	Participating Lender Certification - (Original) CHFA Form 019-1101
Assignment of Mortgage (Copy) naming Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067	Mortgage Insurance Certificate (Copy) - (FHA,VA,USDA, or PMI)

CLOSING DOCUMENTS - AMERINAT

AmeriNat - Loan Information Sheet - Completed	(Original/Recorded) Assignment of Mortgage naming Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067																																																								
AmeriNat - Escrow Information Sheet - Completed	Original/Final Documents Mailed To: AmeriNat Attn: Loan Setup Dept. - 217 S. Newton Ave. Albert Lea, MN 56007																																																								
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****Recorded Mortgage, Assignment and Title Policy must be delivered within 90 days of loan purchase****

CHFA DOWN PAYMENT ASSISTANCE PROGRAM/s CLOSING DOCUMENTS (IF APPLICABLE)

CHFA SUBORDINATE MORTGAGE SERVICER: Capital for Change, Inc. (C4C) (See Capital For Change, Inc. Servicing Guide)

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First Mortgagee Clause: Connecticut Housing Finance Authority, C/O AmeriNat

ISAOA/ATIMA: 217 S. Newton Avenue, Albert Lea, MN 56007

Second Mortgagee Clause: Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C) (DAP only N/A to TTO)

ISAOA/ATIMA: 10 Alexander Drive, Wallingford, CT 06492.

Miscellaneous Documents (if applicable)

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