

Bulletin # 133
December 19, 2017

To: CHFA Lenders
From: CHFA Single Family Underwriting
Subject: Revised CHFA LOS Process for Uploading FNMA 1003 and Submitting HMDA Data

Beginning on Friday, December 22, 2017, Lenders will be able to upload the FNMA 1003 in the CHFA LOS by accessing a “NEW” standalone **Submit** button located under Section X. of the Manage 1003 tab.

Reservation Search	Communication Search	Submit New Reservation	Reservation Details	Submit Additional Data	Upload 1003	Manage 1003	Communications
<ul style="list-style-type: none"> I. Type And Terms II. Property Info III. Borrower Info IV. Employment Info V. Income And Expense VI. Assets And Liabilities VII. Transaction Details VIII. Declarations IX. Agreement X. Government Info 		Loan #: 173317 Program: HFAPREF-HFA Preferred Property Address: 345 MAIN STREET, WETHERSFIELD, CT 06109		Provider: CHFA Rate: 3.500000 % Community: WETHERSFIELD		Borrower: MISTER SMITH Lender: LENDER TRAINING Status: Submitted	
<p>X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES</p> <p>The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)</p>							
<p>BORROWER</p> <p>Ethnicity:</p> <p> <input type="radio"/> Not Hispanic or Latino <input type="radio"/> Not applicable <input type="radio"/> Mexican <input type="radio"/> Puerto Rican <input type="radio"/> Cuban <input type="radio"/> Other Hispanic or Latino </p> <p>Enter Origin:</p>							

(Lenders will continue to be required to edit sections I. – X. of the 1003 for accuracy prior to upload)

The CHFA LOS screen for **Section X. Government Info** has also been updated to capture the “NEW” demographic data on Race and Ethnicity required for HMDA reporting in 2018.

BORROWER

Ethnicity:

Not Hispanic or Latino
 Not applicable
 I do not wish to provide this information
 Hispanic or Latino

Sex:

Not applicable
 Male
 I do not wish to provide this information
 Female

Race:

American Indian or Alaska Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White

Mexican
 Puerto Rican
 Cuban
 Other Hispanic or Latino

Enter Origin:

Enter Name of enrolled or principal tribe:

Asian Indian
 Chinese
 Filipino
 Japanese
 Korean
 Vietnamese
 Other Asian - Enter Race:

Native Hawaiian
 Guamanian or Chamorro
 Samoan
 Other Pacific Islander - Enter Race:

All questions regarding this Bulletin should be directed to Valencia Taft-Jackson at (860) 571-4224 or valencia.taft-jackson@chfa.org or Norbert J. Deslauriers at (860)571-4374 at norbert.deslauriers@chfa.org