



(Formerly known as AmeriNational Community Services, LLC)

Dear Mortgage Originator,

We would like to take this opportunity to introduce ourselves. We are AmeriNat (*formerly known as AmeriNational Community Services, LLC*), a Sub-Servicer for Connecticut Housing Finance Authority. To facilitate communications between our two companies please provide AmeriNat's Operations Manager with a list of personnel at your company to contact for questions relating to the servicing released files.

Below is a list of employees that will be able to help you with any questions or concerns you may have.

EMPLOYEE DIRECTORY & CONTACT LIST

Customer Service:

Toll Free: (888) 263-7628 • Fax: (562) 745-1281

Payment Correspondence Address: (Effective 2/1/2020)

AmeriNat
P.O. Box 52211
Phoenix, AZ 85072-2211

Loan File Submission Address:

AmeriNat
Attention: Wanda Attig
217 S. Newton Ave
Albert Lea, MN 56007

New Loan Setup Email:

newloansmn@amerinatls.com

Debbie Vranesh, Operations Manager - dvranesh@amerinatls.com

(800) 943-1988 Ext. 1242

| Employee Name | Ext. | Position/ Title | Email Address |
|------------------|------|--------------------------------|--|
| Wanda Attig | 1340 | Customer Service Supervisor | wattig@amerinatls.com |
| Jane Youngkrantz | 1328 | Tax & Insurance Representative | jyoungkrantz@amerinatls.com |
| Group Email | 1381 | Customer Service Dept. | CustomerService_MN@amerinatls.com |

(888) 263-7628 • (507) 377-6030 • 217 S. Newton Avenue, Albert Lea, MN 56007 • www.amerinatls.com

Quality Through Innovation and Experience

Servicing Transfer Guidelines for CHFA Loans

I. SERVICING FILE / DOCUMENTS

- A. Loan files must be submitted to AmeriNat within 10 days after purchase. Please deliver files to:
- AmeriNat**
Attention: Wanda Attig
217 S. Newton Ave
Albert Lea, MN 56007
- B. Required Documentation in loan file: **SEE ATTACHED FILE DOCUMENT ORDER CHECK LIST.**
- C. All CHFA first mortgage loans delivered to AmeriNat must include an assignment in the name of the Connecticut Housing Finance Authority (CHFA), 999 West Street, Rocky Hill, CT 06067.

II. ESCROW

- A. The AmeriNat Escrow Information Sheet must be completed in its entirety.
- B. The originating lender/seller is responsible for preparing the notification to the insurance company/agent regarding the change of servicer and requesting a change of loss payee endorsement, as well as a new declaration page. The mortgagee clause should read as follows:

Connecticut Housing Finance Authority
C/O AmeriNat,
Its Successors and/or Assigns, ATIMA
217 S. Newton Ave
Albert Lea, MN 56007

1. Please forward copies of the mortgagee change letters to AmeriNat.
- C. FHA
1. An individual HUD form 92080 must be completed. Also, a copy of the screen-print from the FHA Connection showing Mortgage Record Change complete. **AmeriNat's HUD MTG ID is #23422 and CHFA Holder # 06238-09998.**
- D. USDA/RS (RHS)
1. A copy of the LNG should be included in the loan file.
2. The originating lender/seller should notify USDA/RD (RHS) of the servicing transfer and include a copy of the transfer notice in the file.
- E. Optional Insurance
1. Please provide a list of all loans that have optional insurance and the insurance company name, type of coverage (life, health, or disability), and whether the coverage is single or joint.
- F. Real Estate Taxes
1. Any bills received after the transfer date must be forwarded to AmeriNat prior to the delinquent date. Any penalties incurred due to the late arrival of servicing packages will be charged back to the originating lender/seller.

III. Customer Service

- A. Any pending research or customer inquiries should be completed prior to the transfer. Any problems outstanding as of transfer should be forwarded with a synopsis of what has been completed, and clearly marked in the file.
- B. All correspondence, insurance renewals/cancellations, customer inquiries, real estate tax bills, etc., received after the transfer date, should be identified with your loan number and forwarded to AmeriNat.



(Formerly known as AmeriNational Community Services, LLC)

LOAN INFORMATION SHEET

Borrower 1. _____ Soc Sec # _____

Borrower 2. _____ Soc Sec # _____

Property Address _____

Mailing Address _____

Home Phone _____

Work Phone 1. _____

Cell Phone _____

Work Phone 2. _____

Your Loan # _____

CHFA Loan # _____

Original Loan Amount _____

P & I Payment _____

Purchase Loan Amount _____

Escrow Payment _____

Interest Rate _____

Escrow Pymt Breakdown _____

Closing Date _____

County Tax _____

Interest Paid Thru Date _____

City Tax _____

Maturity Date _____

Hazard Insurance _____

Loan Type _____

Other _____

(1 - Conventional, 2- VA, 3- FHA, 4 Conventional Insured)

FHA / VA Case # _____

Total Payment _____

Mortgage Ins. Commitment # _____

ESCROW INFORMATION SHEET

Borrower/s _____ Loan # _____

County Taxes

County Name _____ Tax ID # _____

Address _____ Monthly Amount _____

_____ Paid Thru Date _____

Telephone # _____ Annual Tax Amount _____

Taxes Paid: _____ Annually _____ Semi-Annually _____ Quarterly _____ Other _____

City / Town / Borough Taxes

County Name _____ Tax ID # _____

Address _____ Monthly Amount _____

_____ Paid Thru Date _____

Telephone # _____ Annual Tax Amount _____

Taxes Paid: _____ Annually _____ Semi-Annually _____ Quarterly _____ Other _____

School Taxes

County Name _____ Tax ID # _____

Address _____ Monthly Amount _____

_____ Paid Thru Date _____

Telephone # _____ Annual Tax Amount _____

Taxes Paid: _____ Annually _____ Semi-Annually _____ Quarterly _____ Other _____

Mortgage Insurance

Name of PMI Company _____ Next Due Date _____

Annual Amount _____

Certificate # _____ Effective Date _____

FHA MIP

FHA Case # _____ Annual Amount _____

One Time MIP Amount _____ Monthly Premium _____

Date Last Paid _____ Next Due Date _____

Hazard Insurance

Attach a Copy of Policy

Name of Carrier _____ Policy Number _____

Dwelling Coverage Amount _____ Annual Premium _____

Effective Dates _____ Replacement Cost Coverage? _____

Flood Insurance

Attach a Copy of Policy

Name of Carrier _____ Policy Number _____

Dwelling Coverage Amount _____ Annual Premium _____

Effective Dates _____

SAMPLE LETTER-HAZARD INSURANCE COMPANY

Date

Name and Address
of Insurance
Company

Re: Policy number
Effective (Policy start date to policy end date)
Name of Insured: Joe Smith
Sue Smith
1 Main Street
Downtown, MD 12345

The servicing of the above referenced loan has been transferred. Please forward all future renewal billing to the address listed below and issue an endorsement to correct the mortgagee clause to read:

**Connecticut Housing Finance Authority
C/O AmeriNat
Its successors and/or assigns, ATIMA
217 S. Newton Ave
Albert Lea, MN 56007**

Thank you for your immediate attention to this matter.

Sincerely
Service Release Administrator

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT

CONVENTIONAL MORTGAGES



(Conventional AMI Loan Program (CALP) or HFA Preferred ™ & HFA Advantage ® - not IHFA eligible)

☐ CHFA LEAN LOAN

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

BORROWER INFORMATION

CHFA Loan #

Lender Loan #

Primary Borrower Name (Last, First)

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

1

File Submission Checklist - CHFA Form 009-1108 - AM

2

Other Subordinate Financing - Initial Financing Approval Document
(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)

3

Loan Exception Documentation

4

Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)

First Mortgage Loan Approval & Application

1

Final/Verified Loan Application (1003) signed by Mtg Loan Originator

2

Initial Loan Application (1003) (signed by Borrower & Loan Originator)

3

AUS Findings - Final version (DU, LPA)

4

Private Mortgage Insurance Certificate - Copy (if applicable)

Credit & Fraud Checks

1

Credit Supplements (if applicable)

2

Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)

3

Bankruptcy Report / Discharge (if applicable)

4

Letter addressing Adverse Credit and/or Discrepancies - signed & dated

5

Credit Report Inquiry Explanation with Documentation - signed & dated

6

Divorce Decree / Property Separation Agreements (if applicable)

7

Child Support Verification (if applicable)

Income / Employment - (Most Recent Documentation on Top)

1

Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)

2

Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)

3

Verification of Employment (past 2 yrs with start/end dates)

4

Current paystubs (reflecting 30 days & YTD income)

5

Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)

6

W-2's, 1099's - Most recent 2 yrs

7

Academic Student Transcript - for full-time student (or pay stub) if DAP LN

8

IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area

~ OR ~ (Do Not Include Both - Delays File Review Process)

8

Fed. Tax Return-*Personal* Signed 3 most recent- 1 yr if targeted area -all schedules

8

Fed. Tax Return-*Business* Signed 3 most recent- 2 yrs if targeted area-all schedules

9

Income Letter(s) of Explanation (if applicable)

Assets - (Most Recent Documentation on Top)

1

Cleared Earnest Money Check (copy) with source of funds (if applicable)

2

Gift Documentation per FNMA guidelines

3

Any Additional Supporting Asset Documentation (if applicable)

4

Asset Statements (Bank name & ownership) min 1 mnth within 30 day period

Property / Appraisal

1

Appraisal Report (include **Color** Photos, Street View, Comparables)

2

Final / Repair Inspection with **Color** Photos - FNMA 1004D (if applicable)

3

Certificate of Occupancy (if applicable)

4

Evidence Condo is FNMA Eligible - CHFA Form 013-490 - **or** - Equivalent

5

Flood Life of Loan Determination Certificate

6

Flood Hazard Notice

7

Verification of Property Census Tract - FFIEC Geocoding print-out or Other

8

Purchase Agreement - short sale agreement, probate approval...(fully executed)

9

Purchase Agreement - All Addendums & Counter Offers (fully executed)

| | |
|--|--|
| AmeriNat - Conventional Mtg - Continued | |
| CHFA REQUIRED DOCUMENTS (if applicable) | |
| <div><div>1</div>Federal Recapture Tax Notice - Potential Tax - 051-0597</div> <div><div>2</div>Federal Recapture Tax Notice - Understanding Tax - 050-0597</div> <div><div>3</div>Federal Recapture Tax Notice - Method to Compute (LEAN Only)</div> <div><div>4</div>IRS Form 4506-C - Copy (completed & signed for each Borrower)</div> <div><div>5</div>Borrower Eligibility Certificate - 014-1107</div> <div><div>6</div>DAP - Application for Downpayment & Closing Costs - DAPappcc</div> <div><div>7</div>DAP - Borrower's Certificate - DAP 95-05</div> <div><div>8</div>Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)</div> <div><div>9</div>Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification</div> <div><div></div></div> <div><div></div></div> <div><div></div></div> | <div><div>10</div>Police Statement of Eligibility - 031-027</div> <div><div>11</div>Teacher Statement of Eligibility - 031-030</div> <div><div>12</div>Military Form DD214 Separation Documents (Honorable Discharge)</div> <div><div></div></div> <div><div></div>Homeownership Counseling</div> <div><div>13</div>Pre-Closing Homebuyer Education Certificate (3Hr)</div> <div><div>13</div>Pre-Purchase Homebuyer Education Certificate (8Hr)</div> <div><div>13</div>Online Homebuyer Education (e-Home America) Certificate</div> <div><div>14</div>Financial Fitness Certificate</div> <div><div>15</div>Landlord Certificate (if multifamily)</div> <div><div></div></div> <div><div></div></div> |
| | |
| CLOSING DOCUMENTS - AMERINAT | |
| | |
| <div><div></div>AmeriNat - Loan Information Sheet - Completed</div> <div><div></div>Detail Purchase Advice Funding Sheet - CHFA Form 066-0408</div> <div><div></div>Copy - Assignment of Mortgage To: Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067</div> | <div><div></div>AmeriNat - Escrow Information Sheet - Completed</div> <div><div></div>Participating Lender Certification - CHFA Form 019-1101</div> <div><div></div>Original/Final Documents Mailed To: AmeriNat Attn: Wanda Attig - 217 S. Newton Ave. Albert Lea, MN 56007</div> |
| | |
| <div><div>1</div>LEAN Lender Commitment Letter - Fully Executed</div> <div><div>2</div>Commitment Letter - (CHFA) Fully Executed</div> <div><div>3</div>CHFA DAP (subordinate financing) Copy Executed Commitment Letter Only</div> <div><div>4</div>Other Subordinate Financing - Copy Second Mortgage Note & Deed</div> <div><div>5</div>Flood Life of Loan Determination Certificate - Transferred to AmeriNat</div> <div><div>6</div>Flood Insurance Policy (if applicable) List CHFA C/O AmeriNat as Mortgagee</div> <div><div>7</div>Hazard Ins. Policy/Binder - List CHFA C/O AmeriNat as Mortgagee</div> <div><div>8</div>Hazard Ins. - Condo Master Insurance Policy (if applicable)</div> <div><div>9</div>Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable)</div> <div><div>10</div>Title Ins. Policy - Final with Chain of Title & Property Tax Info.</div> <div><div>11</div>Initial Escrow Account Disclosure</div> <div><div>12</div>Engineers Certification of foundation, required on Manufactured Homes</div> <div><div>13</div>Copy - Deactivated Title for Manuf. Home showing Prop. as Real Property</div> <div><div>14</div>Well, Septic Inspections (if applicable)</div> <div><div></div></div> <div><div></div></div> | <div><div>15</div>New Construction Exhibits (if applicable)</div> <div><div>16</div>UCDP - Submission Summary Report</div> <div><div>17</div>UCD - (Uniform Closing Dataset) - Final Submission Report - Eff. 9/25/2017</div> <div><div>18</div>Private Mtg Insurance Certificate</div> <div><div>19</div>Private Mtg Insurance Cancellation Disclosures - Assigned to AmeriNat</div> <div><div>20</div>Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of AmeriNat info.</div> <div><div>21</div>Original Note (First Mtg) - Endorsed to CHFA</div> <div><div>22</div>Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)</div> <div><div>23</div>Tax-Exempt Financing Rider - CHFA Form 053-1199</div> <div><div>24</div>Immigration & Naturalization Services (INS) Card - Copy</div> <div><div>25</div>Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.</div> <div><div>26</div>Borrower Signature Affidavit - 014-0718</div> <div><div>27</div>Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet</div> <div><div>28</div>Loan Estimate (LE) Revised - Change of Circumstance Form, if applicable</div> <div><div>29</div>W9 Forms for all borrowers</div> <div><div></div></div> |
| **Recorded Mtg & Assignment, Title Policy and FHA MIC/VA LGC/USDA-RD LNG must be delivered within 90 days of loan purchase** | |
| | |
| CHFA DOWNPAYMENT ASSISTANCE PROGRAM (DAP) | |
| SERVICER = CAPITAL FOR CHANGE, INC. - Refer To: CHFA Downpayment Assistance Program Servicing Guide Form DAP-AM-LNDR | |
| Hazard Insurance Policies Mortgagee Clause: Connecticut Housing Finance Authority, C/O Capital For Change, Inc., its successors and/or assigns, ATIMA - 10 Alexander Dr.- Wallingford, CT 06492 | |
| | |
| Miscellaneous Documents (if applicable) | |
| <div><div>1</div></div> <div><div>2</div></div> <div><div>3</div></div> | <div><div>4</div></div> <div><div>5</div></div> <div><div>6</div></div> |

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT - or - Service Retained Lender

GOVERNMENT MORTGAGES

(Form for FHA, USDA-RD, VA Only)



☐ CHFA LEAN LOAN

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 Screen

☐ Upload The Final Loan Application (1003) In CHFA LOS

LENDER / SELLER CONTACT INFORMATION

File Contact Name & Title

Telephone & Ext.

Contacts Email Address

BORROWER INFORMATION

CHFA Loan #

Lender Loan #

Primary Borrower Name (Last, First)

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

1

File Submission Checklist - CHFA Form 009-1108 - AM

2

Other Subordinate Financing - Initial Financing Approval Document

3

Loan Exception Documentation

4

Final Transmittal Summary (1008) FNMA (USDA Loans ONLY - signed by UW & dated)

5

USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee

6

HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)

7

VA Form 26-6393 Loan Analysis (signed by UW & dated)

First Mortgage Loan Approval & Application

1

Final/Verified Loan Application (1003) signed by Mtg Loan Originator

2

Initial Loan Application (1003) (signed by Borrower & Loan Originator)

3

AUS Findings - Final version (DU, LPA, GUS)

4

Credit & Fraud Checks

1

Credit Supplements (if applicable)

2

Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)

3

Bankruptcy Report / Discharge (if applicable)

4

Letter addressing Adverse Credit and/or Discrepancies - signed & dated

5

Credit Report Inquiry Explanation with Documentation - signed & dated

6

Divorce Decree / Property Separation Agreements (if applicable)

7

Child Support Verification (if applicable)

Income / Employment - (Most Recent Documentation on Top)

1

Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)

2

Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)

3

Verification of Employment (past 2 yrs with start/end dates)

4

Current paystubs (reflecting 30 days & YTD income)

5

Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)

6

W-2's, 1099's - Most recent 2 yrs

7

Academic Student Transcript - for full-time student (or pay stub) if DAP Loan

8

IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area

~ or ~ (Do Not Include Both - Delays File Review Process)

8

Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target area - all schedules

8

Fed. Tax Return-Business Signed 3 most recent - 2 yrs if target area - all schedules

9

Income Letter(s) of Explanation (if applicable)

Assets - (Most Recent Documentation on Top)

1

Cleared Earnest Money Check (copy) with source of funds (if applicable)

2

Gift Documentation per FNMA guidelines

3

Any Additional Supporting Asset Documentation (if applicable)

4

Asset Statements (Bank name & ownership) min 1 within 30 day period

Property / Appraisal

1

Appraisal Report (include Color Photos, Street View, Comparables)

2

Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)

3

Certificate of Occupancy (if applicable)

4

Evidence Condo is VA / FHA approved

5

Flood Life of Loan Determination Certificate

6

Flood Hazard Notice

7

Verification of Property Census Tract - FFIEC Geocoding print-out or Other

8

Purchase Agreement - short sale agreement, probate approval...(fully executed)

9

Purchase Agreement - All Addendums & Counter Offers (fully executed)

10

Escrow Holdback Agreement (if applicable)

203(K) Rehabilitation Loans

1

HUD 92700 - Maximum Mtg Worksheet

2

HUD Consultant Report (if applicable)

3

Work Estimates - Fully Executed - Copy

4

Work Write-up and signed Contract - Copy

5

Contractor Licenses - Copy

6

Contractor Liability Insurance - Copy

AmeriNat Government Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

| | | | |
|----|---|--------------------------|--|
| 1 | Federal Recapture Tax Notice - Potential Tax - 051-0597 | 12 | Veterans Statement - Due on Sale - 018-0296 |
| 2 | Federal Recapture Tax Notice - Understanding Tax - 050-0597 | 13 | VA Eligibility Certificate - or - Automated Certificate of Eligibility |
| 3 | Federal Recapture Tax Notice - Method to Compute (LEAN Only) | 14 | Military Form DD214 Separation Documents (Honorable Discharge) |
| 4 | IRS Form 4506-C - Copy (completed & signed for each Borrower) | | |
| 5 | Borrower Eligibility Certificate - 014-1107 | | |
| 6 | DAP - Application for Downpayment & Closing Costs - DAPappcc | Homeownership Counseling | |
| 7 | DAP - Borrower's Certificate - DAP 95-05 | 15 | Pre-Closing Homebuyer Education Certificate (3Hr) |
| 8 | Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable) | 15 | Pre-Purchase Homebuyer Education Certificate (8Hr) |
| 9 | Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification | 15 | Online Homebuyer Education (e-Home America) Certificate |
| 10 | Police Statement of Eligibility - 031-027 | 16 | Financial Fitness Certificate |
| 11 | Teacher Statement of Eligibility - 031-030 | 17 | Landlord Certificate (if multifamily) |
| | | | |

CLOSING DOCUMENTS - AMERINAT

| | | | |
|----|---|----|---|
| | AmeriNat - Loan Information Sheet - Completed | | AmeriNat - Escrow Information Sheet - Completed |
| | Detail Purchase Advice Funding Sheet - CHFA Form 066-0408 | | Participating Lender Certification - CHFA Form 019-1101 |
| | Assignment of Mortgage To: Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067 | | Original/Final Documents Mailed To: AmeriNat Attn: Wanda Attig - 217 S. Newton Ave. Albert Lea, MN 56007 |
| 1 | LEAN Lender Commitment Letter - Fully Executed | 15 | New Construction Exhibits (if applicable) |
| 2 | Commitment Letter - (CHFA) Fully Executed | 16 | UCDP - Submission Summary Report |
| 3 | CHFA DAP (subordinate financing) Copy Executed Commitment Letter Only | 17 | Private Mtg Insurance Certificate |
| 4 | Other Subordinate Financing - Copy Second Mortgage Note & Deed | 18 | Private Mtg Insurance Cancellation Disclosures - Assigned to AmeriNat |
| 5 | Flood Life of Loan Determination Certificate - Transferred to AmeriNat | 19 | Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of AmeriNat info. |
| 6 | Flood Insurance Policy (if applicable) List CHFA C/O AmeriNat as Mortgagee | 20 | Original Note (First Mtg) - Endorsed to CHFA |
| 7 | Hazard Ins. Policy/Binder - List CHFA C/O AmeriNat as Mortgagee | 21 | Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg) |
| 8 | Hazard Ins. - Condo Master Insurance Policy (if applicable) | 22 | Tax-Exempt Financing Rider - CHFA Form 053-1199 |
| 9 | Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable) | 23 | Immigration & Naturalization Services (INS) Card - Copy |
| 10 | Title Ins. Policy - Final with Chain of Title & Property Tax Info. | 24 | Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc. |
| 11 | Initial Escrow Account Disclosure | 25 | Borrower Signature Affidavit 014-0718 |
| 12 | Engineers Certification of foundation, required on Manufactured Homes | 26 | Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet |
| 13 | Copy - Deactivated Title for Manuf. Home showing Prop. as Real Property | 27 | Loan Estimate (LE) Revised - Change of Circumstance Form (if applicable) |
| 14 | Well, Septic Inspections (if applicable) | 28 | W9 Forms for all borrowers |
| | | | |

FHA, VA, USDA-RD SPECIFIC DOCUMENTS

FHA Documents (if applicable)

| | | | |
|---|---|---|---|
| 1 | HUD 92900A - Addendum to Initial Loan Application | 3 | FHA Amendatory Clause/ RE Certification - signed & dated by all parties |
| 2 | FHA Connection Case # Assignment | 4 | HUD 92800.5B - Conditional Commitment Stmtnt of Appraised Value |
| | | | |

VA Documents (if applicable)

| | | | |
|---|---|---|--|
| 1 | Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application | 3 | Notice of Value (NOV) or Master Certificate of Eligibility |
| 2 | VA Form 26-1866 Certif. of Commitment - if prior apprvd,must be unexpired | | |
| | | | |

USDA-RD Documents (if applicable)

| | | | |
|---|---|---|---|
| 1 | Form 1980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid | 3 | Form 3555-17 Loan Note Guarantee |
| 2 | Form 3555-11 Guaranteed Rural Housing Lender Record Change | 4 | Form 3555-21 Request for S/Fam Housing Loan Guarantee |
| | | | |

****Recorded Mtg & Assignment, Title Policy and FHA MIC/VA LGC/USDA-RD LNG must be delivered within 90 days of loan purchase****

CHFA DOWNPAYMENT ASSISTANCE PROGRAM (DAP)

SERVICER = CAPITAL FOR CHANGE, INC. - Refer To: CHFA Downpayment Assistance Program Servicing Guide *Form DAP-AM-LNDR*

Hazard Insurance Policies Mortgagee Clause:

Connecticut Housing Finance Authority, C/O Capital For Change, Inc., its successors and/or assigns, ATIMA -10 Alexander Dr.- Wallingford, CT 06492

Miscellaneous Documents (if applicable)

| | | | |
|---|--|---|--|
| 1 | | 3 | |
| 2 | | 4 | |