

# Idaho Housing and Finance Association

## Reference Guide

**Servicing CHFA Loan Types:** **FHA, VA and USDA** – *Service Released Lenders only*  
**HFA Preferred™ - All Lenders / HFA Advantage® - Eligible Lenders**  
**Conventional loans that are uninsured** – *All Lenders*  
(See CHFA DAP Servicing Guides)

### Idaho Housing and Finance Association an Independent Body, Politic and Corporate.

565 W. Myrtle Street, Boise, ID 83702

Toll Free #1-855-505-4700

Mon – Fri 8am – 5pm (mountain time) Closed on certain holidays

Tax ID#: 82-03023333 Branch 001 HUD ID #: 10101-09998

**Lender Connection:** <https://www.lenderct.com>

**Contact Email:** [resloan@ihfa.org](mailto:resloan@ihfa.org)

**Borrower Connection:** <https://www.borrowerct.com>

**Send Questions:** [resloan@HomeLoanServ.com](mailto:resloan@HomeLoanServ.com)

#### **CONTACTS:**

##### Mark Suderman

Loan Acquisition Lead

(208) 331-4870

[marks@ihfa.org](mailto:marks@ihfa.org)

##### Annie Smith

Business Development Specialist

(208) 331-4813

[annies@ihfa.org](mailto:annies@ihfa.org)

#### Note Endorsement: Pay To The Order of

Idaho Housing and Finance Association

(No Ampersand Sign)

Without Recourse

Lender Name

Signature

Signatory's typed name/title

#### Assignment of Mortgage

Idaho Housing and Finance Association

P.O. Box 7899

Boise, ID 83707

Or MERS: IHFA #1009670

#### **Loan Purchase within 15 Days**

##### of 1<sup>st</sup> Payment Due

- 1<sup>st</sup> pay netted out of purchase amount
- Lender retains 1<sup>st</sup> payment
- Purchase Statement will account for monthly escrow
- Transfer Flood Certificate to HomeLoanServ
- Transfer Hazard/Flood Insurance to HomeLoanServ

#### Original Note To:

Idaho Housing and Finance Association

565 W. Myrtle Street, Boise, ID 83702

#### **Trailing Docs Delivered Within 90 Days**

##### of Loan Closing

(Upload thru Lender Connection)

\*Original Recorded Mortgage & Assignment

\* Final Title Insurance Policy

\* FHA MIC/VA LGC/USDA-RD LNG

#### **Borrower's Payments/Servicing Questions**

Idaho Housing and Finance Association

P.O. Box 7541, Boise, ID 83707-1899

Toll Free #: 1-800-526-7145

Email Servicing Questions: [mortgageserv@ihfa.org](mailto:mortgageserv@ihfa.org)

*Customer can mail both the 1<sup>st</sup> and 2<sup>nd</sup> mortgage payments in the same envelope but there should be two separate checks – one for the 1<sup>st</sup> mortgage and one for the 2<sup>nd</sup> mortgage payment- If only one check is sent for both payments it will all be credited to the first mortgage as additional principle paydown.*

**First Mortgagee Clause:** HomeLoanServ - its successors and/or assigns ATIMA: P.O. Box 7899 - Boise, ID 83707

**Second Mortgagee Clause:** *CHFA Downpayment Assistance Program (DAP) =* Connecticut Housing Finance Authority  
C/O HomeLoanServ, its successors and/or assigns ATIMA: P.O. Box 7899 – Boise, ID 83707

# CHFA - LOAN FILE SUBMISSION FORM

**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

## CONVENTIONAL MORTGAGES

**(Form for HFA Preferred™ / HFA Advantage® & Uninsured 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**

|                                      |                             |                               |
|--------------------------------------|-----------------------------|-------------------------------|
| <b>File Contact Name &amp; Title</b> | <b>Telephone &amp; Ext.</b> | <b>Contacts Email Address</b> |
|--------------------------------------|-----------------------------|-------------------------------|

**BORROWER INFORMATION**

|                    |                    |  |
|--------------------|--------------------|--|
| <b>CHFA Loan #</b> | <b>IHFA Loan #</b> | <b>Primary Borrower Name (Last, First)</b> |
|--------------------|--------------------|--|

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**

|                          |  |                          |   |
|--------------------------|--|--------------------------|---|
| <input type="checkbox"/> | 1 File Submission Checklist - CHFA Form 009-1107 - ID  | <input type="checkbox"/> | 3 Loan Exception Documentation  |
| <input type="checkbox"/> | 2 Other Subordinate Financing - Initial Financing Approval Document<br><i>(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)</i> | <input type="checkbox"/> | 4 Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter) |
| <input type="checkbox"/> |  | <input type="checkbox"/> |   |

**First Mortgage Loan Approval & Application**

|                          |  |                          |   |
|--------------------------|--|--------------------------|---|
| <input type="checkbox"/> | 1 Final/Verified Loan Application (1003)                               | <input type="checkbox"/> | 3 AUS Findings - Final version (DU, LP)                         |
| <input type="checkbox"/> | 2 Initial Loan Application (1003) (signed by Borrower & Ln Originator) | <input type="checkbox"/> | 4 Private Mortgage Insurance Certificate - Copy (if applicable) |
| <input type="checkbox"/> |  | <input type="checkbox"/> |   |

**Credit & Fraud Checks**

|                          |  |                          |   |
|--------------------------|--|--------------------------|---|
| <input type="checkbox"/> | 1 Credit Supplements (if applicable)                                     | <input type="checkbox"/> | 5 Credit Report Inquiry Explanation with Documentation - signed & dated |
| <input type="checkbox"/> | 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)    | <input type="checkbox"/> | 6 Divorce Decree / Property Separation Agreements (if applicable)       |
| <input type="checkbox"/> | 3 Bankruptcy Report / Discharge (if applicable)                          | <input type="checkbox"/> | 7 Child Support Verification (if applicable)                            |
| <input type="checkbox"/> | 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated | <input type="checkbox"/> |   |
| <input type="checkbox"/> |  | <input type="checkbox"/> |   |

**Income / Employment - (Most recent Documentation on Top)**

|                          |   |                          |  |
|--------------------------|---|--------------------------|--|
| <input type="checkbox"/> | 1 Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)    | <input type="checkbox"/> | 7 Academic Student Transcript - for full-time student (or pay stub) if DAP LN                  |
| <input type="checkbox"/> | 2 Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit) | <input type="checkbox"/> | 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area                           |
| <input type="checkbox"/> | 3 Verification of Employment (past 2 yrs with start/end dates)            | <input type="checkbox"/> | ~ or ~   |
| <input type="checkbox"/> | 4 Current paystubs (reflecting 30 days & YTD income)                      | <input type="checkbox"/> | 8 Fed. Tax Return- <i>Personal</i> Signed 3 most recent - 1 yr if target area - all schedules  |
| <input type="checkbox"/> | 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)     | <input type="checkbox"/> | 8 Fed. Tax Return- <i>Business</i> Signed 3 most recent - 2 yrs if target area - all schedules |
| <input type="checkbox"/> | 6 W-2's, 1099's - Most recent 2 yrs                                       | <input type="checkbox"/> | 9 Income Letter(s) of Explanation (if applicable)  |
| <input type="checkbox"/> |   | <input type="checkbox"/> |  |

**Assets - (Most recent Documentation on Top)**

|                          |   |                          |  |
|--------------------------|---|--------------------------|--|
| <input type="checkbox"/> | 1 Cleared Earnest Money Check (copy) with source of funds (if applicable) | <input type="checkbox"/> | 4 Any Additional Supporting Asset Documentation (if applicable)              |
| <input type="checkbox"/> | 2 Gift Documentation per FNMA guidelines                                  | <input type="checkbox"/> | 5 Asset Statements (Bank name & ownership) most recent 3 mths - all accounts |
| <input type="checkbox"/> | 3 DAPS: Document source of deposit & withdrawals ≥10% of mnthly income    | <input type="checkbox"/> |  |
| <input type="checkbox"/> |   | <input type="checkbox"/> |  |

**Property / Appraisal**

|                          |  |                          |  |
|--------------------------|--|--------------------------|--|
| <input type="checkbox"/> | 1 Appraisal Report (include Photos, Street View, Comparables)                  | <input type="checkbox"/> | 6 Flood Hazard Notice  |
| <input type="checkbox"/> | 2 Final / Repair Inspection with Photos - FNMA 1004D (if applicable)           | <input type="checkbox"/> | 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other     |
| <input type="checkbox"/> | 3 Certificate of Occupancy (if applicable)                                     | <input type="checkbox"/> | 8 Purchase Agreement - short sale agreement, probate approval...(fully executed) |
| <input type="checkbox"/> | 4 Evidence Condo is FNMA Eligible - CHFA Form 013-490 - <b>or</b> - Equivalent | <input type="checkbox"/> | 9 Purchase Agreement - All Addendums & Counter Offers (fully executed)           |
| <input type="checkbox"/> | 5 Flood Life of Loan Determination Certificate                                 | <input type="checkbox"/> |  |
| <input type="checkbox"/> |  | <input type="checkbox"/> |  |
| <input type="checkbox"/> |  | <input type="checkbox"/> |  |

## IHFA 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="width: 20px; text-align: center;">2</td><td>Federal Recapture Tax Notice - Understanding Tax - 050-0597</td></tr> <tr><td style="width: 20px; text-align: center;">3</td><td>Federal Recapture Tax Notice - Method to Compute (LEAN Only)</td></tr> <tr><td style="width: 20px; text-align: center;">4</td><td>IRS Form 4506-T - Copy (completed &amp; signed for each Borrower)</td></tr> <tr><td style="width: 20px; text-align: center;">5</td><td>Borrower Eligibility Certificate - 014-1107</td></tr> <tr><td style="width: 20px; text-align: center;">6</td><td>DAP - Application for Downpayment Only - DAPappOnly</td></tr> <tr><td style="width: 20px; text-align: center;">7</td><td>DAP - Borrower's Certificate - DAP 95-05</td></tr> <tr><td style="width: 20px; text-align: center;">8</td><td>Loan Estimate (LE) Initial Disclosure (1st Mtg &amp; DAP if applicable)</td></tr> <tr><td style="width: 20px; text-align: center;">9</td><td>Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification</td></tr> <tr><td style="width: 20px; text-align: center;"> </td><td> </td></tr> <tr><td style="width: 20px; text-align: center;"> </td><td> </td></tr> <tr><td style="width: 20px; text-align: center;"> </td><td> </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-T - Copy (completed & signed for each Borrower) | 5 | Borrower Eligibility Certificate - 014-1107 | 6 | DAP - Application for Downpayment Only - DAPappOnly | 7 | DAP - Borrower's Certificate - DAP 95-05 | 8 | Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable) | 9 | Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification |  |  |  |  |  |  | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">10</td><td>Police Statement of Eligibility - 031-027</td></tr> <tr><td style="width: 20px; text-align: center;">11</td><td>Teacher Statement of Eligibility - 031-030</td></tr> <tr><td style="width: 20px; text-align: center;">12</td><td>Military Form DD214 Separation Documents (Honorable Discharge)</td></tr> <tr><td style="width: 20px; text-align: center;"> </td><td> </td></tr> <tr><td colspan="2" style="text-align: center;"><b>Homeownership Counseling</b></td></tr> <tr><td style="width: 20px; text-align: center;">13</td><td>Pre-Closing Homebuyer Education Certificate (3Hr)</td></tr> <tr><td style="width: 20px; text-align: center;">13</td><td>Pre-Purchase Homebuyer Education Certificate (8Hr)</td></tr> <tr><td style="width: 20px; text-align: center;">13</td><td>Online Homebuyer Education (e-Home America) Certificate</td></tr> <tr><td style="width: 20px; text-align: center;">14</td><td>Financial Fitness Certificate</td></tr> <tr><td style="width: 20px; text-align: center;">15</td><td>Landlord Certificate (if multifamily)</td></tr> <tr><td style="width: 20px; text-align: center;"> </td><td> </td></tr> <tr><td style="width: 20px; text-align: center;"> </td><td> </td></tr> </table> | 10 | Police Statement of Eligibility - 031-027 | 11 | Teacher Statement of Eligibility - 031-030 | 12 | Military Form DD214 Separation Documents (Honorable Discharge) |  |  | <b>Homeownership Counseling</b> |  | 13 | Pre-Closing Homebuyer Education Certificate (3Hr) | 13 | Pre-Purchase Homebuyer Education Certificate (8Hr) | 13 | Online Homebuyer Education (e-Home America) Certificate | 14 | Financial Fitness Certificate | 15 | Landlord Certificate (if multifamily) |  |  |  |  |
| 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-T - Copy (completed & signed for each Borrower)             |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 5   | Borrower Eligibility Certificate - 014-1107                               |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 6   | DAP - Application for Downpayment Only - DAPappOnly                       |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 7   | DAP - Borrower's Certificate - DAP 95-05                                  |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 8   | Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)       |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 9   | Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
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| 10  | Police Statement of Eligibility - 031-027                                 |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 11  | Teacher Statement of Eligibility - 031-030                                |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 12  | Military Form DD214 Separation Documents (Honorable Discharge)            |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
|   |   |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| <b>Homeownership Counseling</b>   |   |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 13  | Pre-Closing Homebuyer Education Certificate (3Hr)                         |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 13  | Pre-Purchase Homebuyer Education Certificate (8Hr)                        |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 13  | Online Homebuyer Education (e-Home America) Certificate                   |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 14  | Financial Fitness Certificate   |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
| 15  | Landlord Certificate (if multifamily)                                     |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
|   |   |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |
|   |   |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |  |  |  |  |  |  |   |    |   |    |  |    |  |  |  |                                 |  |    |   |    |  |    |   |    |                               |    |                                       |  |  |  |  |

### CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

|  |  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
|--|--|--|---|---|---|---|---|--|---|--|---|--|---|---|---|--|---|---|----|---|----|---|----|--|----|-----------------------------------|----|--|--|--|--|----|---|----|----------------------------------|----|--|----|-----------------------------------|----|---|----|--|----|--|----|---|----|---|----|---|----|---|----|--|----|---|--|--|--|--|
| <b>Final FNMA 1003 uploaded in "Lender Connection" Web Portal</b>  | <b>Documents Delivered Electronically in "Lender Connection"</b>   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| <b>"Lender Connection" Loan Information Completed Online</b>   | <b>Original/Final Documents Mailed To: Idaho Housing and Finance Association - 565 W. Myrtle St. - Boise, ID 83702</b> |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| <b>Detail Purchase Advice Funding Sheet - CHFA Form 066-0408</b>   | <b>Participating Lender Certification - CHFA Form 019-1101</b>   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
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| 2  | Commitment Letter - (CHFA) - Fully Executed  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 3  | CHFA DAP (Subordinate Financing) - Copy Executed Commitment Letter Only  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 4  | Other Subordinate Financing - Copy Second Mortgage Note & Deed   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 5  | IHFA - Certif. of Accelerated Delivery Form 1040 (see Lender Connection)   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 6  | Flood Life of Loan Determination - Certificate Transferred to HomeLoanServ   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 7  | Flood Insurance Policy (if applicable) HomeLoanServ listed loss payee w/LN#  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 8  | Hazard Ins. Policy/Binder - HomeLoanServ listed loss payee with LN #   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 9  | Hazard Ins. - Condo Master Insurance Policy (if applicable)  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 10   | Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable)  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 11   | Mortgage Assignment to IHFA - ISAOA ATIMA -Copy (if not utilizing MERS)  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 12   | Title Ins. Policy - Final with Chain of Title & Property Tax Info.   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 13   | Initial Escrow Account Disclosure  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 14   | Well, Septic Inspections (if applicable)   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
|  |  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 15   | New Construction Exhibits (if applicable)  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 16   | UCDP - Submission Summary Report   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 17   | UCD - (Uniform Closing Dataset) - Final Submission Report - Eff. 9/25/2017   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 18   | Private Mtg Insurance Certificate  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 19   | Private Mtg Insurance Cancellation Disclosures - Assigned to HomeLoanServ  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 20   | Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HmLnServ info.                                       |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 21   | Original Note (First Mtg) - Endorsed to IHFA   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 22   | Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 23   | Immigration & Naturalization Services (INS) Card - Copy  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
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| 25   | Borrower Signature Affidavit - 014-0718 - S  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 26   | Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet   |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
| 27   | Loan Estimate (LE) Revised - Change of Circumstance Form, if applicable  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
|  |  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |
|  |  |  |   |   |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |  |  |  |  |    |   |    |                                  |    |  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |   |  |  |  |  |

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

### CHFA DAP Closing Documents (if applicable)

|   |  |  |   |  |   |                   |  |  |  |   |                        |   |                             |  |  |  |  |
|---|--|--|---|--|---|-------------------|--|--|--|---|------------------------|---|-----------------------------|--|--|--|--|
| <b>Homeowners insurance policy to include second mortgagee clause as follows:</b>   |  |  |   |  |   |                   |  |  |  |   |                        |   |                             |  |  |  |  |
| <b>Connecticut Housing Finance Authority C/O HomeLoanServ, its successors and/or assigns as their interests may appear: P.O. Box 7899-Boise, ID 83707</b>   |  |  |   |  |   |                   |  |  |  |   |                        |   |                             |  |  |  |  |
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| 2   | Original DAP Note (closed in the name of CHFA)                     |  |   |  |   |                   |  |  |  |   |                        |   |                             |  |  |  |  |
| 3   | Original DAP Deed  |  |   |  |   |                   |  |  |  |   |                        |   |                             |  |  |  |  |
|   |  |  |   |  |   |                   |  |  |  |   |                        |   |                             |  |  |  |  |
| 4   | DAP Loan Estimate (LE)   |  |   |  |   |                   |  |  |  |   |                        |   |                             |  |  |  |  |
| 5   | DAP Closing Disclosure (CD)  |  |   |  |   |                   |  |  |  |   |                        |   |                             |  |  |  |  |
|   |  |  |   |  |   |                   |  |  |  |   |                        |   |                             |  |  |  |  |
|   |  |  |   |  |   |                   |  |  |  |   |                        |   |                             |  |  |  |  |

### Miscellaneous Documents (if applicable)

|   |   |  |   |  |   |  |  |  |   |   |  |   |  |   |  |  |  |
|---|---|--|---|--|---|--|--|--|---|---|--|---|--|---|--|--|--|
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| 1   |   |  |   |  |   |  |  |  |   |   |  |   |  |   |  |  |  |
| 2   |   |  |   |  |   |  |  |  |   |   |  |   |  |   |  |  |  |
| 3   |   |  |   |  |   |  |  |  |   |   |  |   |  |   |  |  |  |
|   |   |  |   |  |   |  |  |  |   |   |  |   |  |   |  |  |  |
| 4   |   |  |   |  |   |  |  |  |   |   |  |   |  |   |  |  |  |
| 5   |   |  |   |  |   |  |  |  |   |   |  |   |  |   |  |  |  |
| 6   |   |  |   |  |   |  |  |  |   |   |  |   |  |   |  |  |  |
|   |   |  |   |  |   |  |  |  |   |   |  |   |  |   |  |  |  |

# CHFA - LOAN FILE SUBMISSION FORM

**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

## 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 # | IHFA 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 009-1107 - ID                            | 5 | USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee            |
| 2 | Other Subordinate Financing - Initial Financing Approval Document              | 6 | HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated) |
| 3 | Loan Exception Documentation   | 7 | VA Form 26-6393 Loan Analysis (signed by UW & dated)                          |
| 4 | Final Transmittal Summary (1008) FNMA (USDA Loans ONLY - signed by UW & dated) |   |   |
|   |  |   |   |

##### First Mortgage Loan Approval & Application

|   |  |   |  |
|---|--|---|--|
| 1 | Final/Verified Loan Application (1003)                               | 3 | AUS Findings - Final version (DU, LP, GUS) |
| 2 | Initial Loan Application (1003) (signed by Borrower & Ln Originator) |   |  |
|   |  |   |  |

##### Credit & Fraud Checks

|   |  |   |   |
|---|--|---|---|
| 1 | Credit Supplements (if applicable)                                     | 5 | Credit Report Inquiry Explanation with Documentation - signed & dated |
| 2 | Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)    | 6 | Divorce Decree / Property Separation Agreements (if applicable)       |
| 3 | Bankruptcy Report / Discharge (if applicable)                          | 7 | Child Support Verification (if applicable)                            |
| 4 | Letter addressing Adverse Credit and/or Discrepancies - signed & dated |   |   |
|   |  |   |   |

##### Income / Employment - (Most recent Documentation on Top)

|   |   |   |  |
|---|---|---|--|
| 1 | Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)    | 7 | Academic Student Transcript - for full-time student (or pay stub) if DAP LN                  |
| 2 | Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit) | 8 | IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area                           |
| 3 | Verification of Employment (past 2 yrs with start/end dates)            |   | ~ or ~   |
| 4 | Current paystubs (reflecting 30 days & YTD income)                      | 8 | Fed. Tax Return- <i>Personal</i> Signed 3 most recent - 1 yr if target area - all schedules  |
| 5 | Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)     | 8 | Fed. Tax Return- <i>Business</i> Signed 3 most recent - 2 yrs if target area - all schedules |
| 6 | W-2's, 1099's - Most recent 2 yrs                                       | 9 | Income Letter(s) of Explanation (if applicable)  |
|   |   |   |  |

##### Assets - (Most recent Documentation on Top)

|   |  |   |  |
|---|--|---|--|
| 4 | Cleared Earnest Money Check (copy) with source of funds (if applicable)    | 4 | Any Additional Supporting Asset Documentation (if applicable)              |
| 2 | Gift Documentation per FNMA guidelines                                     | 5 | Asset Statements (Bank name & ownership) most recent 3 mths - all accounts |
| 3 | DAPS: Document source of deposit & withdrawals $\geq$ 10% of mnthly income |   |  |

##### Property / Appraisal

|   |  |                                    |   |
|---|--|------------------------------------|---|
| 1 | Appraisal Report (include Photos, Street View, Comparables)                    | 10                                 | Escrow Holdback Agreement (if applicable) |
| 2 | Final / Repair Inspection with Photos - FNMA 1004D (if applicable)             | <b>203(K) Rehabilitation Loans</b> |   |
| 3 | Certificate of Occupancy (if applicable)                                       | 4                                  | HUD 92700 - Maximum Mtg Worksheet         |
| 4 | Evidence Condo is VA / FHA approved  | 2                                  | HUD Consultant Report (if applicable)     |
| 5 | Flood Life of Loan Determination Certificate                                   | 3                                  | Work Estimates - Fully Executed - Copy    |
| 6 | Flood Hazard Notice  | 4                                  | Work Write-up and signed Contract - Copy  |
| 7 | Verification of Property Census Tract - FFIEC Geocoding print-out or Other     | 5                                  | Contractor Licenses - Copy                |
| 8 | Purchase Agreement - short sale agreement, probate approval...(fully executed) | 6                                  | Contractor Liability Insurance - Copy     |
| 9 | Purchase Agreement - All Addendums & Counter Offers (fully executed)           |                                    |   |

## IHFA Government Mtg - Continued

### CHFA REQUIRED DOCUMENTS (if applicable)

|  |   |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
|--|---|---|---|---|---|--|---|---|---|---|---|---|---|--|---|---|---|---|----|---|----|--|--|----|---|----|--|----|--|----|---|----|--|----|---|----|-------------------------------|----|---------------------------------------|
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| 2  | Federal Recapture Tax Notice - Understanding Tax - 050-0597               |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
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| 5  | Borrower Eligibility Certificate - 014-1107                               |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 6  | DAP - Application for Downpayment Only - DAPappONLY                       |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 7  | DAP - Borrower's Certificate - DAP 95-05                                  |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
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| 10   | Police Statement of Eligibility - 031-027                                 |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 11   | Teacher Statement of Eligibility - 031-030                                |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 12   | Veterans Statement - Due on Sale - 018-0296                               |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 13   | VA Eligibility Certificate - or - Automated Certificate of Eligibility    |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 14   | Military Form DD214 Separation Documents (Honorable Discharge)            |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 15   | Pre-Closing Homebuyer Education Certificate (3Hr)                         |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 15   | Pre-Purchase Homebuyer Education Certificate (8Hr)                        |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 15   | Online Homebuyer Education (e-Home America) Certificate                   |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 16   | Financial Fitness Certificate   |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |
| 17   | Landlord Certificate (if multifamily)                                     |   |   |   |   |  |   |   |   |   |   |   |   |  |   |   |   |   |    |   |    |  |  |    |   |    |  |    |  |    |   |    |  |    |   |    |                               |    |                                       |

### Homeownership Counseling

### CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

|   |  |
|---|--|
| <b>Final FNMA 1003 uploaded in "Lender Connection" Web Portal</b> | <b>Documents Delivered Electronically in "Lender Connection"</b>   |
| <b>"Lender Connection" Loan Information Completed Online</b>      | <b>Original/Final Documents Mailed To: Idaho Housing and Finance Association - 565 W. Myrtle St. - Boise, ID 83702</b> |
| <b>Detail Purchase Advice Funding Sheet - CHFA Form 066-0408</b>  | <b>Participating Lender Certification - CHFA Form 019-1101</b>   |

|   |  |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
|---|--|--|---|----------------------------|---|---|---|--|---|--|---|--|---|---|---|--|---|---|----|---|----|---|----|--|----|-----------------------------------|----|---|--|----|--|----|--|----|---|----|----------------------------------|----|-----------------------------------|----|---|----|--|----|--|----|---|----|---|----|---|----|---|----|--|----|--|
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| 1   | LEAN Lender Commitment Letter - Fully Executed                                   |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 2   | Commitment Letter - (CHFA)   |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 3   | CHFA DAP (Subordinate Financing) - Copy Executed Commitment Letter Only          |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 4   | Other Subordinate Financing - Copy Second Mortgage Note & Deed                   |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 5   | IHFA - Certif. of Accelerated Delivery Form 1040 (see Lender Connection)         |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 6   | Flood Life of Loan Determination - Certificate Transferred to HomeLoanServ       |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 7   | Flood Insurance Policy (if applicable) HomeLoanServ listed loss payee w/LN#      |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 8   | Hazard Ins. Policy/Binder - HomeLoanServ listed loss payee with LN #             |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 9   | Hazard Ins. - Condo Master Insurance Policy (if applicable)                      |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 10  | Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable)              |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 11  | Mortgage Assignment to IHFA - ISAOA ATIMA -Copy (if not utilizing MERS)          |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 12  | Title Ins. Policy - Final with Chain of Title & Property Tax Info.               |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 13  | Initial Escrow Account Disclosure  |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 14  | Engineers Certification of foundation, required on Manufactured Homes            |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 15  | Copy - Deactivated Title for Manuf. Home showing Property as Real Property       |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 16  | Well, Septic Inspections (if applicable)   |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 17  | New Construction Exhibits (if applicable)  |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 18  | UCDP - Submission Summary Report   |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 19  | Private Mtg Insurance Certificate  |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 20  | Private Mtg Insurance Cancellation Disclosures - Assigned to HomeLoanServ        |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 21  | Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HmLnServ info. |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 22  | Original Note (First Mtg) - Endorsed to IHFA                                     |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 23  | Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)        |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 24  | Immigration & Naturalization Services (INS) Card - Copy                          |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 25  | Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.        |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 26  | Borrower Signature Affidavit - 014-0718 - S                                      |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 27  | Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet     |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |
| 28  | Loan Estimate (LE) Revised - Change of Circumstance Form (if applicable)         |  |   |                            |   |   |   |  |   |  |   |  |   |   |   |  |   |   |    |   |    |   |    |  |    |                                   |    |   |  |    |  |    |  |    |   |    |                                  |    |                                   |    |   |    |  |    |  |    |   |    |   |    |   |    |   |    |  |    |  |

### CHFA DAP CLOSING DOCUMENTS (if applicable)

|   |  |
|---|--|
| <b>Homeowners insurance policy to include second mortgagee clause as follows:</b>   |  |
| <b>Connecticut Housing Finance Authority C/O HomeLoanServ, its successors and/or assigns as their interests may appear: P.O. Box 7899-Boise, ID 83707</b> |  |

|   |  |  |   |  |   |                   |  |   |                        |   |                             |
|---|--|--|---|--|---|-------------------|--|---|------------------------|---|-----------------------------|
| <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">1</td><td>Executed Commitment Letter - Copy (CHFA DAP subordinate financing)</td></tr> <tr><td style="text-align: center;">2</td><td>Original DAP Note (closed in the name of CHFA)</td></tr> <tr><td style="text-align: center;">3</td><td>Original DAP Deed</td></tr> </table> | 1  | Executed Commitment Letter - Copy (CHFA DAP subordinate financing) | 2 | Original DAP Note (closed in the name of CHFA) | 3 | Original DAP Deed | <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">4</td><td>DAP Loan Estimate (LE)</td></tr> <tr><td style="text-align: center;">5</td><td>DAP Closing Disclosure (CD)</td></tr> </table> | 4 | DAP Loan Estimate (LE) | 5 | DAP Closing Disclosure (CD) |
| 1   | Executed Commitment Letter - Copy (CHFA DAP subordinate financing) |  |   |  |   |                   |  |   |                        |   |                             |
| 2   | Original DAP Note (closed in the name of CHFA)                     |  |   |  |   |                   |  |   |                        |   |                             |
| 3   | Original DAP Deed  |  |   |  |   |                   |  |   |                        |   |                             |
| 4   | DAP Loan Estimate (LE)   |  |   |  |   |                   |  |   |                        |   |                             |
| 5   | DAP Closing Disclosure (CD)  |  |   |  |   |                   |  |   |                        |   |                             |

### FHA, VA, USDA-RD SPECIFIC DOCUMENTS

#### FHA Documents (if applicable)

|  |   |   |   |                                  |   |   |   |   |   |
|--|---|---|---|----------------------------------|---|---|---|---|---|
| <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">1</td><td>HUD 92900A - Addendum to Initial Loan Application</td></tr> <tr><td style="text-align: center;">2</td><td>FHA Connection Case # Assignment</td></tr> </table> | 1   | HUD 92900A - Addendum to Initial Loan Application | 2 | FHA Connection Case # Assignment | <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">3</td><td>FHA Amendatory Clause/ RE Certification - signed &amp; dated by all parties</td></tr> <tr><td style="text-align: center;">4</td><td>HUD 92800.5B - Conditional Commitment Stmtnt of Appraised Value</td></tr> </table> | 3 | FHA Amendatory Clause/ RE Certification - signed & dated by all parties | 4 | HUD 92800.5B - Conditional Commitment Stmtnt of Appraised Value |
| 1  | HUD 92900A - Addendum to Initial Loan Application                       |   |   |                                  |   |   |   |   |   |
| 2  | FHA Connection Case # Assignment  |   |   |                                  |   |   |   |   |   |
| 3  | FHA Amendatory Clause/ RE Certification - signed & dated by all parties |   |   |                                  |   |   |   |   |   |
| 4  | HUD 92800.5B - Conditional Commitment Stmtnt of Appraised Value         |   |   |                                  |   |   |   |   |   |

#### VA Documents (if applicable)

|  |  |   |   |  |  |   |  |
|--|--|---|---|--|--|---|--|
| <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">1</td><td>Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application</td></tr> <tr><td style="text-align: center;">2</td><td>VA Form 26-1866 Cert. of Commitment - if prior apprvd, must be unexpired</td></tr> </table> | 1  | Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application | 2 | VA Form 26-1866 Cert. of Commitment - if prior apprvd, must be unexpired | <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">3</td><td>Notice of Value (NOV) or Master Certificate of Eligibility</td></tr> </table> | 3 | Notice of Value (NOV) or Master Certificate of Eligibility |
| 1  | Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application      |   |   |  |  |   |  |
| 2  | VA Form 26-1866 Cert. of Commitment - if prior apprvd, must be unexpired |   |   |  |  |   |  |
| 3  | Notice of Value (NOV) or Master Certificate of Eligibility               |   |   |  |  |   |  |

#### USDA-RD Documents (if applicable)

|  |   |   |   |  |  |   |                                  |   |   |
|--|---|---|---|--|--|---|----------------------------------|---|---|
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| 1  | Form 1980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid |   |   |  |  |   |                                  |   |   |
| 2  | Form 3555-11 Guaranteed Rural Housing Lender Record Change            |   |   |  |  |   |                                  |   |   |
| 3  | Form 3555-17 Loan Note Guarantee                                      |   |   |  |  |   |                                  |   |   |
| 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\*\***