

CHFA MOBILE MANUFACTURED HOME

Submission Checklist and File Order

File must be submitted with seven (7) individual sections and in order of the checklist

Lender: _____

Date: _____

Contact: _____

Phone/Email: _____

Borrower: _____

CHFA Loan Number: _____

Underwriter Phone/Email: _____

Loan Program: Mobile/Manufactured Credit Score _____

☐ Refinance ☐ Purchase

SUBMISSIONS* (Only final approved documents from the list below should be uploaded):

Section 1 – Lender Commitment

- ☐ Submission Checklist
- ☐ 1008 signed by Lender's Underwriter

Section 2 – Application

- ☐ 1003 – Final/Verified Uniform Residential Loan Application
- ☐ 1003 – Initial Signed Uniform Residential Loan Application

Section 3 - Credit

- ☐ Credit Report
- ☐ Minimum 6 months seasoning on current mortgage (Refi)
- ☐ Follow CHFA Mobile/Manufactured Home Guidelines for additional credit requirements

Section 4 – Income/Employment

Income Documents to be separated in order by Borrower then Co-Borrower

- ☐ Income worksheet to document lender income calculation for Qualifying / Limits for the Program
- ☐ Document Income per FHA Manual Guidelines

Section 5 – Assets

- ☐ Asset Documentation as per FHA Manual Underwriting Guidelines

Section 6 – Property/Appraisal

- ☐ Appraisal (full report with interior/exterior photos – no waivers permitted) Conv. Form 1004C
- ☐ Ffiec.gov print out
- ☐ Flood Cert
- ☐ Complete Sales Contract-Fully executed, including all addendums (Purchase only)
- ☐ CHFA Mobile Home Subject Property Community Info Form
- ☐ CHFA Mobile Home Community Approval Form
- ☐ Certificate of Occupancy (new construction)
- ☐ Evidence State of CT Licensed Park
- ☐ Current Payoff/s (Refinance only)
- ☐ Evidence of one year warranty (new construction)

Section 7 – CHFA Required Documents

- ☐ Loan Estimate or Final Closing Disclosure
- ☐ All lender Agency/Investor required disclosures
- ☐ Homebuyer Education Counseling Certificate, if borrower has not owned primary residential property in the past 3 years