

## **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) FNMA Form 1004C or FHLMC Form 70B
- ☐ 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