

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. The CHFA Limits and TTO Income Eligibility Worksheet is not required. Please use your own worksheet
- 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)
- Copy of completed land lease (to be signed at closing)
- 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

**CHFA reserves the right to request additional documentation as deemed necessary.*