Mobile Manufactured Home Loan Programs
Offered by the Connecticut Housing Finance Authority (CHFA)
Criteria Worksheet and Instructions

Note: Prior homeowners are eligible but may not own any other property at the time of loan closing and applicants must meet all CHFA program eligibility guidelines. Loans are originated through Capital For Change, Inc. (C4C). If you feel that you meet the qualifications for a loan for the purchase or refinance of a mobile home, please fill out this form and contact Capital for Change, Inc. directly at (855) 656-5500 for further instructions regarding the loan application process.

1. Complete the attached “Mobile Manufactured Home Loan Programs Criteria Worksheet” with applicable information for all borrowers.

2. Provide copies of the following documents along with the completed/signed Criteria Worksheet:

- Most recent (3) years signed federal tax returns including ALL schedules and W-2’s.
- Most recent Bank statements for each bank, investment or retirement account (all pages)
- Most recent Mortgage Loan billing statement (Mobile Home Refinance only)
- Current income documentation: (provide documents for any income type/s that apply)
  - W-2 employee: (3) most recent paystubs;
  - Self-employed (Schedule C or 1099): Include Schedule C or 1099 forms with tax returns;
  - Self-employed (non-Schedule C): (3) most recent business tax returns, (all schedules);
  - Fixed income (i.e. Social Security, Pensions): Most recent award letter/s;
  - Child Support/Alimony: Court order/s for all amounts and proof of receipt;
    - Note: Alimony, child support, or separate maintenance income does not have to be considered as a basis for repaying this loan if the applicant chooses not to include; however, the Connecticut Housing Finance Authority (CHFA) programs require this information for income limit eligibility purposes only;
  - Other Income: Please explain in the “other income” section of the worksheet.

3. Submit all documentation by one of the following methods:

Fax: (860) 233-3920 - or - Mail: Capital For Change, Inc.
Attn: Mobile Home Program
10 Alexander Drive - Wallingford, CT 06492

If you have any questions, please contact us:

Toll Free: (855) 656-5500 - or - Email: Lending@capitalforchange.org

NMLS ID: 276717
Leonard Gonzalez NMLS ID: 1263013
Kristen Fusco NMLS ID: 1028530
Mobile Manufactured Home Loan Programs
Criteria Worksheet

Information provided is for determining eligibility for financing of a Mobile Home: ☐ PURCHASE ☐ REFINANCE
(Refinance note: Interest rate must be 6.00% or more on the current loan obligation and the remaining term must be 5 years or greater)

Borrower Name: ____________________________________________
Current Address: ____________________________________________
Mailing Address: ____________________________________________
(if different from current address)
Social Security Number: __________________________ Date of Birth: ________________
First Time Homebuyer: ☐ Yes ☐ No
Citizenship/Immigration Status: ☐ US Citizen ☐ Green Card ☐ Work Visa
Marital Status: ☐ Married ☐ Unmarried ☐ Separated

Contact Information: Home: ____________________________
Work: ____________________________ E-mail: ____________________________
Employer: ____________________________ Position: ________________ Monthly Income: __________
Years/Months with Employer: Yrs. _______ Months _______ From (Date): ____________ to ____________
If less than (2) years:
Prior Employer: ____________________________ Position ________________ Monthly Income: __________
Years/Months Prior Employer: Yrs. _______ Months _______ From (Date): ____________ to ____________

Other Income (if applicable): Type ____________________________ Monthly Income: __________

Household size: (Total number of people who will live in the home) _________ Dependents Age/s: _______________

Assets:
Bank: ____________________________ Account Type: ____________________________ Balance: __________
Bank: ____________________________ Account Type: ____________________________ Balance: __________
Bank: ____________________________ Account Type: ____________________________ Balance: __________

Current Monthly Housing Expense: $ ____________________________

Other Monthly Payments:

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<thead>
<tr>
<th>Creditor</th>
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<tbody>
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<td><strong>Total:</strong></td>
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</table>
Co-Borrower Name: ________________________________________________________________

Current Address:  __________________________________________________________________

Mailing Address: (if different from current address)  ________________________________________________________________________________

Social Security Number: __________________________ Date of Birth: __________________________

First Time Homebuyer: ☐ Yes ☐ No  Veteran/Active Military: ☐ Yes ☐ No

Citizenship/Immigration Status: ☐ US Citizen ☐ Green Card ☐ Work Visa

Marital Status: ☐ Married ☐ Unmarried ☐ Separated

Contact Information:  Home: __________________________ Cell: __________________________

Work: __________________________ E-mail: __________________________

Employer: __________________________________________ Position: __________________ Monthly Income: __________________

Years/Months with Employer: Yrs. _____ Months _____ From (Date): ___________ to ___________

If less than (2) years:

Prior Employer: __________________________________________ Position: __________________ Monthly Income: __________________

Years/Months Prior Employer: Yrs. _____ Months _____ From (Date): ___________ to ___________

Other Income (if applicable): Type __________________________________________ Monthly Income: __________________

Household size: (Total number of people who will live in the home) _________ Dependents Age/s: __________________

Assets:

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Total: ______
Mobile Manufactured Home Information

Manufacturer’s Name:  

Model Name and Model No.:  

Manufacturer’s Serial No.:  

Year (must be manufactured after 1976):  

Length and Width:  

Mobile Home Park Information

Name of Park:  

Address of Park:  

Park Contact Name:  

Mailing Address:  

Phone:  Email:  

This Mobile Home Park is licensed by the State of Connecticut Department of Consumer Protection (DCP):  

☐ Yes ☐ No  (Attach verification)

Is the mobile home park a Co-op?  ☐ Yes ☐ No  (CHFA does not finance Co-ops)

Is the mobile home park a 55+ Community?  ☐ Yes ☐ No

Additional Mobile Home Criteria

☐ Mobile manufactured home must be located in a State of Connecticut, licensed Mobile Home Park.

☐ The mobile manufactured home must be affixed to the lot according to local zoning and/or park regulations, however, *any wheels must be deflated and/or removed.*

☐ The owner(s) of the Mobile Home Park must:

a) Provide copies of the state license, municipal approvals, and rules and regulations for the park;

b) Provide such documents, approvals, consents and disclosures as may be required by applicable statutes and regulations;

c) Enter into a lease agreement for the lot with the borrower(s) for a term of not less than one year, and provide for renewals.
**Down Payment Information**  
*(Mobile Home Purchases Only)*

**Source of Down Payment:**  
☐ Checking/Savings  ☐ Retirement Funds  ☐ Gift  ☐ Other __________________________

CHFA Mobile Home Programs offer financing in loan amounts up to 80% of the appraised value of the mobile home, or up to 80% of the purchase price, whichever is less. The Borrower(s) will be responsible for providing funds for the difference. These funds cannot be borrowed; they must come from borrower(s) own savings or a qualified gift *(as verified by a letter from the donor, verification of availability of funds by donor, and proof of borrower(s) receipt of funds).*

*My signature below acknowledges that I have read and understand the down payment requirements for this program, and I am able to meet these requirements.*

_____________________________  ________________________________
(Borrower)  Date  (Co-Borrower)  Date

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**Capital For Change, Inc. (C4C)**  
**Authorization to Release Information**

1. I/We have completed this criteria worksheet from Capital For Change, Inc. (C4C) for the mobile home mortgage program offered by the Connecticut Housing Finance Authority (CHFA).

2. As part of the process, C4C may verify information contained in my/our documents required in connection with the criteria worksheet. I/We understand this information may include, but is not limited to: employment history and income; copies of personal or business tax returns and W-2 statements for the previous three (3) years; and other pertinent personal information for confidential use by C4C.

3. I/We further authorize C4C to order a consumer credit report and verify other credit information.

4. I/We authorize C4C to share any and all information contained within this application and related documents with the Connecticut Housing Finance Authority (CHFA).

5. A copy of this authorization may be accepted as an original.

6. This authorization may be used for a period not to exceed three (3) months from the date of signature.

7. I/We have fully read and understood these statements.

_____________________________  ________________________________
(Borrower)  Date  (Co-Borrower)  Date

The information provided in this document is, to the best of my knowledge, true and factual. I understand this document is a program criteria worksheet, and does not constitute an application for a loan. The purpose of this document is to determine if my situation meets the basic criteria required to pursue a formal application for Mobile Manufactured Home Loan financing through the Connecticut Housing Finance Authority (CHFA). Further, I understand acceptance of this worksheet by CHFA or by Capital for Change, Inc. (C4C) is in no way a commitment to issue a loan to me at this time or at any other time.