CONNECCTICUT HOUSING FINANCE AUTHORITY (CHFA)
Mobile/Manufactured Home Loan Program

Pre-Qualification Instructions

1. Complete the attached “Mobile/Manufactured Home Loan Program Application” with applicable information for all borrowers.

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

☐ 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)
☐ 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 application.

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

   Fax:  (860) 920-2022
   Email: (PDF files only) Lending@capitalforchange.org
   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 Program
APPLICATION

CHFA eligible applicants must be first-time homebuyers (or prior homeowners who have not owned a home in the last three years) and must meet regular CHFA Homebuyer Mortgage Program guidelines.

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

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 __________

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: __________

Contact Information: Home: __________________________ Cell: __________________________

Work: __________________________ E-mail: __________________________

Assets: (including retirement accounts):

Bank: __________________________ Account Type: __________________ Balance: __________

Bank: __________________________ Account Type: __________________ Balance: __________

Bank: __________________________ Account Type: __________________ Balance: __________

Expenses: Current Monthly Housing Expense: $ ______________

Other Current Monthly Payments:

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<tr>
<th>Creditor</th>
<th>Monthly Payment</th>
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<td>Auto Loans/Lease:</td>
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Total:
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

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 _______________
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) __________ Dependent Age/s: ________________

Contact Information:

Home: ______________________________ Cell: ______________________________
Work: ______________________________ E-mail: ______________________________

Assets: (including retirement accounts):

Bank: __________________________________________ Account Type: ______________________________ Balance: ____________
Bank: __________________________________________ Account Type: ______________________________ Balance: ____________
Bank: __________________________________________ Account Type: ______________________________ Balance: ____________

Expenses: Current Monthly Housing Expense: $________________________

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Down Payment Information

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

CHFA will only loan up to 80% of the appraised value of the mobile home, or up to 80% of the purchase price of the mobile home, 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).

Note: The borrower/s will be required to retain an attorney to close a CHFA Mobile Home Loan and will be responsible for paying the fees and expenses of that attorney.

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

____________________________________________________  ________________________________
(Borrower) Date (Co-Borrower) Date

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:  _________________________________________________________________
Approximate Price Range:  $___________________________ to $___________________________

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

☐ Borrower(s) must locate their mobile manufactured home 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.

☐ The holder of any mortgage on the mobile home park may be required to enter into a nondisturbance agreement which recognizes the rights of the borrower(s) and CHFA under the lease in the event that the mobile home park should default under its mortgage.

My signature below acknowledges that I have read, and intend to comply with, the above statements. I understand that the mobile home park must fit the above stated requirements for CHFA to consider providing financing for a mobile manufactured home under this program. Further, to the best of my knowledge, the Mobile Home Park to which I intend to move can meet these criteria.

______________________________________________________  ________________________________
(Borrower)  Date  (Co-Borrower)  Date

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

1. I/We have applied for a pre-qualification from Capital For Change, Inc. (C4C) for the mobile home mortgage program offered by the Connecticut Housing Finance Authority (CHFA).
2. Any information provided is true and complete.
3. As part of the application process, C4C may verify information contained in my/our loan application and in other documents required in connection with the application. 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.
4. I/We further authorize C4C to order a consumer credit report and verify other credit information.
5. I/We authorize C4C to share any and all information contained within this application and related documents with the Connecticut Housing Finance Authority (CHFA).
6. A copy of this authorization may be accepted as an original.
7. This authorization may be used for a period not to exceed three (3) months from the date of signature.
8. I/We have fully read and understood these statements.

______________________________________________________  ________________________________
(Borrower)  Date  (Co-Borrower)  Date
BORROWER’S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from the Connecticut Housing Finance Authority (“CHFA”). In applying for the loan, I/We completed a loan application containing various information for the purpose of the loan, employment and income information, assets, and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents; nor did I/We omit any pertinent information.

2. I/We understand and agree that CHFA reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application with the employer and/or the financial institution.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, and Section 1001, et seq.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from the Connecticut Housing Finance Authority. As part of the application process, CHFA may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I hereby authorize CHFA to verify my past and present employment earning records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize CHFA to order a consumer credit report and verify other credit information, including past and present mortgage references. It is understood that a copy of this form will also serve as authorization.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by 12 USC, Section 1701 et seq.

The information CHFA obtains is only to be used in the processing on my application for a mortgage loan.

____________________________________________________  __________________________
(Borrower)                                                Date
____________________________________________________  __________________________
(Print Name)                                               (Co-Borrower)

____________________________________________________  __________________________
(Print Name)                                               (Print Name)