



CONNECTICUT 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: _____

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Bank: _____ Account Type: _____ Balance: _____

Expenses: Current Monthly Housing Expense: \$ _____

Other Current Monthly Payments:

Creditor	Monthly Payment	Balance
Auto Loans/Lease:		
Auto Loans/Lease:		
Student Loan		
Student Loan		
Credit Card		
Credit Card		
Child Support		
Other:		
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) _____ Dependents Age/s: _____

Contact Information: Home: _____ Cell: _____

Work: _____ E-mail: _____

Assets: (including retirement accounts):

Bank: _____ Account Type: _____ Balance: _____

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Bank: _____ Account Type: _____ Balance: _____

Expenses: Current Monthly Housing Expense: \$ _____

Other Current Monthly Payments:

Creditor	Monthly Payment	Balance
Auto Loans/Lease:		
Auto Loans/Lease:		
Student Loan		
Student Loan		
Credit Card		
Credit Card		
Child Support		
Other:		
Total:		



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

(Co-Borrower) Date

(Print Name)

(Print Name)