

# CHFA - LOAN FILE SUBMISSION FORM

**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

## CONVENTIONAL MORTGAGES

**(Form for HFA Preferred™ / HFA Advantage® & Uninsured Only)**



**CHFA LEAN LOAN**

Date: \_\_\_\_\_

**All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order**

**COMPLETE THE FOLLOWING TO SUBMIT LOANS IN CHFA LOS:**

- Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (if applicable)
- Complete And Submit CHFA LOS Additional Data Screen
- Upload The Final Loan Application (1003) In CHFA LOS

**LENDER / SELLER CONTACT INFORMATION**

File Contact Name & Title	Telephone & Ext.	Contacts Email Address
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**BORROWER INFORMATION**

CHFA Loan #	IHFA Loan #	Primary Borrower Name (Last, First)
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*LOAN FILE SUBMISSION TO INCLUDE, but is not limited to the following documentation (as applicable). Documentation requirements may differ by program.*

**CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE**

**Commitment / Loan Exceptions / Transmittal**

<input type="checkbox"/>	1 File Submission Checklist - CHFA Form 009-1107 - ID	<input type="checkbox"/>	3 Loan Exception Documentation
<input type="checkbox"/>	2 Other Subordinate Financing - Initial Financing Approval Document <i>(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)</i>	<input type="checkbox"/>	4 Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)
<input type="checkbox"/>		<input type="checkbox"/>	

**First Mortgage Loan Approval & Application**

<input type="checkbox"/>	1 Final/Verified Loan Application (1003)	<input type="checkbox"/>	3 AUS Findings - Final version (DU, LPA)
<input type="checkbox"/>	2 Initial Loan Application (1003) (signed by Borrower & Ln Originator)	<input type="checkbox"/>	4 Private Mortgage Insurance Certificate - Copy (if applicable)
<input type="checkbox"/>		<input type="checkbox"/>	

**Credit & Fraud Checks**

<input type="checkbox"/>	1 Credit Supplements (if applicable)	<input type="checkbox"/>	5 Credit Report Inquiry Explanation with Documentation - signed & dated
<input type="checkbox"/>	2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)	<input type="checkbox"/>	6 Divorce Decree / Property Separation Agreements (if applicable)
<input type="checkbox"/>	3 Bankruptcy Report / Discharge (if applicable)	<input type="checkbox"/>	7 Child Support Verification (if applicable)
<input type="checkbox"/>	4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated	<input type="checkbox"/>	
<input type="checkbox"/>		<input type="checkbox"/>	

**Income / Employment - (Most recent Documentation on Top)**

<input type="checkbox"/>	1 Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)	<input type="checkbox"/>	7 Academic Student Transcript - for full-time student (or pay stub) if DAP LN
<input type="checkbox"/>	2 Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)	<input type="checkbox"/>	8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
<input type="checkbox"/>	3 Verification of Employment (past 2 yrs with start/end dates)	<input type="checkbox"/>	~ OR ~ <b>(Do Not Include Both - Delays File Review Process)</b>
<input type="checkbox"/>	4 Current paystubs (reflecting 30 days & YTD income)	<input type="checkbox"/>	8 Fed. Tax Return- <i>Personal</i> Signed 3 most recent - 1 yr if target area - all schedules
<input type="checkbox"/>	5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)	<input type="checkbox"/>	8 Fed. Tax Return- <i>Business</i> Signed 3 most recent - 2 yrs if target area - all schedules
<input type="checkbox"/>	6 W-2's, 1099's - Most recent 2 yrs	<input type="checkbox"/>	9 Income Letter(s) of Explanation (if applicable)
<input type="checkbox"/>		<input type="checkbox"/>	

**Assets - (Most recent Documentation on Top)**

<input type="checkbox"/>	1 Cleared Earnest Money Check (copy) with source of funds (if applicable)	<input type="checkbox"/>	4 Asset Statements (Bank name & ownership) <i>min. 1 mnth covering 30 day period</i>
<input type="checkbox"/>	2 Gift Documentation per FNMA guidelines	<input type="checkbox"/>	
<input type="checkbox"/>	3 Any Additional Supporting Asset Documentation (if applicable)	<input type="checkbox"/>	
<input type="checkbox"/>		<input type="checkbox"/>	

**Property / Appraisal**

<input type="checkbox"/>	1 Appraisal Report (include <b>Color</b> Photos, Street View, Comparables)	<input type="checkbox"/>	6 Flood Hazard Notice
<input type="checkbox"/>	2 Final / Repair Inspection with <b>Color</b> Photos - FNMA 1004D (if applicable)	<input type="checkbox"/>	7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other
<input type="checkbox"/>	3 Certificate of Occupancy (if applicable)	<input type="checkbox"/>	8 Purchase Agreement - short sale agreement, probate approval...(fully executed)
<input type="checkbox"/>	4 Evidence Condo is FNMA Eligible - CHFA Form 013-490 - <b>or</b> - Equivalent	<input type="checkbox"/>	9 Purchase Agreement - All Addendums & Counter Offers (fully executed)
<input type="checkbox"/>	5 Flood Life of Loan Determination Certificate	<input type="checkbox"/>	
<input type="checkbox"/>		<input type="checkbox"/>	
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## IHFA Conventional Mtg - Continued

### CHFA REQUIRED DOCUMENTS (if applicable)

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### CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

<b>Final FNMA 1003 uploaded in "Lender Connection" Web Portal</b>	<b>Documents Delivered Electronically in "Lender Connection"</b>																																																												
<b>"Lender Connection" Loan Information Completed Online</b>	<b>Original/Final Documents Mailed To: Idaho Housing and Finance Association - 565 W. Myrtle St. - Boise, ID 83702</b>																																																												
<b>Detail Purchase Advice Funding Sheet - CHFA Form 066-0408</b>	<b>Participating Lender Certification - CHFA Form 019-1101</b>																																																												
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**\*\*Recorded Mtg & Assignment, Title Policy and FHA MIC/VA LGC/USDA-RD LNG must be delivered within 90 days of loan purchase\*\***

### CHFA DAP Closing Documents (if applicable)

**Homeowners Hazard insurance policys to include second mortgagee clause as follows:  
Connecticut Housing Finance Authority C/O HomeLoanServ, ISAOA/ATIMA: P.O. Box 818007 - Cleveland, OH 44181**

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