

# 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

1	File Submission Checklist - CHFA Form 009-1107 - ID	3	Loan Exception Documentation
2	Other Subordinate Financing - Initial Financing Approval Document <i>(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)</i>	4	Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)
3		5	
4		6	

##### First Mortgage Loan Approval & Application

1	Final/Verified Loan Application (1003)	3	AUS Findings - Final version (DU, LPA)
2	Initial Loan Application (1003) (signed by Borrower & Ln Originator)	4	Private Mortgage Insurance Certificate - Copy (if applicable)
3		5	
4		6	

##### Credit & Fraud Checks

1	Credit Supplements (if applicable)	5	Credit Report Inquiry Explanation with Documentation - signed & dated
2	Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)	6	Divorce Decree / Property Separation Agreements (if applicable)
3	Bankruptcy Report / Discharge (if applicable)	7	Child Support Verification (if applicable)
4	Letter addressing Adverse Credit and/or Discrepancies - signed & dated	8	
5		9	

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

1	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)	7	Academic Student Transcript - for full-time student (or pay stub) if DAP LN
2	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)	8	IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
3	Verification of Employment (past 2 yrs with start/end dates)	9	~ OR ~ (Do Not Include Both - Delays File Review Process)
4	Current paystubs (reflecting 30 days & YTD income)	8	Fed. Tax Return- <i>Personal</i> Signed 3 most recent - 1 yr if target area - all schedules
5	Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)	8	Fed. Tax Return- <i>Business</i> Signed 3 most recent - 2 yrs if target area - all schedules
6	W-2's, 1099's - Most recent 2 yrs	9	Income Letter(s) of Explanation (if applicable)
7		10	

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

1	Cleared Earnest Money Check (copy) with source of funds (if applicable)	4	Asset Statements (Bank name & ownership) <i>min. 1 mnth covering 30 day period</i>
2	Gift Documentation per FNMA guidelines	5	
3	Any Additional Supporting Asset Documentation (if applicable)	6	
4		7	

##### Property / Appraisal

1	Appraisal Report (include <b>Color</b> Photos, Street View, Comparables)	6	Flood Hazard Notice
2	Final / Repair Inspection with <b>Color</b> Photos - FNMA 1004D (if applicable)	7	Verification of Property Census Tract - FFIEC Geocoding print-out or Other
3	Certificate of Occupancy (if applicable)	8	Purchase Agreement - short sale agreement, probate approval...(fully executed)
4	Evidence Condo is FNMA Eligible - CHFA Form 013-490 - <b>or</b> - Equivalent	9	Purchase Agreement - All Addendums & Counter Offers (fully executed)
5	Flood Life of Loan Determination Certificate	10	
6		11	
7		12	

## IHFA Conventional Mtg - Continued

### CHFA REQUIRED DOCUMENTS (if applicable)

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<b>Final FNMA 1003 uploaded in "Lender Connection" Web Portal</b>	<b>Documents Delivered Electronically in "Lender Connection"</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 Down Payment Assistance Program/s Closing Documents (if applicable)

**Homeowners Hazard insurance policys to include second mortgagee clause as follows: (DAP only N/A to Time To Own Program)  
Connecticut Housing Finance Authority C/O HomeLoanServ, ISAOA/ATIMA: P.O. Box 818007 - Cleveland, OH 44181**

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