

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION

CONVENTIONAL MORTGAGES

(HFA Preferred™ / HFA Advantage® Loan Programs)



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

First Mortgage Loan Approval & Application

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

Credit & Fraud Checks

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

Income / Employment - (Most recent Documentation on Top)

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

Assets - (Most recent Documentation on Top)

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

Property / Appraisal

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

IHFA Conventional Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

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CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

Final FNMA 1003 uploaded in "Lender Connection" Web Portal	Documents Delivered Electronically in "Lender Connection"																																																								
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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 polycys 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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Miscellaneous Documents (if applicable)

1	4
2	5
3	6