

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION

GOVERNMENT MORTGAGES (Form for FHA, USDA-RD, VA Only)



Date: _____

CHFA LEAN LOAN

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	5	USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee
2	Other Subordinate Financing - Initial Financing Approval Document	6	HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)
3	Loan Exception Documentation	7	VA Form 26-6393 Loan Analysis (signed by UW & dated)
4	Final Transmittal Summary (1008) FNMA (USDA Loans ONLY - signed by UW & dated)	8	
5		9	

First Mortgage Loan Approval & Application

1	Final/Verified Loan Application (1003)	3	AUS Findings - Final version (DU, LPA, GUS)
2	Initial Loan Application (1003) (signed by Borrower & Ln Originator)	4	
3		5	

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)	10	Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target area - all schedules
5	Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)	11	Fed. Tax Return-Business Signed 3 most recent - 2 yrs if target area - all schedules
6	W-2's, 1099's - Most recent 2 yrs	12	Income Letter(s) of Explanation (if applicable)
7		13	

Assets - (Most recent Documentation on Top)

1	Cleared Earnest Money Check (copy) with source of funds (if applicable)	4	Any Additional Supporting Asset Documentation (if applicable)
2	Gift Documentation per FNMA guidelines	5	Asset Statements (Bank name & ownership) most recent 3 mths - all accounts
3	DAPS: Document source of deposit & withdrawals ≥10% of mnthly income	6	

Property / Appraisal

1	Appraisal Report (include Color Photos, Street View, Comparables)	10	Escrow Holdback Agreement (if applicable)
2	Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)	203(K) Rehabilitation Loans	
3	Certificate of Occupancy (if applicable)	1	HUD 92700 - Maximum Mtg Worksheet
4	Evidence Condo is VA / FHA approved	2	HUD Consultant Report (if applicable)
5	Flood Life of Loan Determination Certificate	3	Work Estimates - Fully Executed - Copy
6	Flood Hazard Notice	4	Work Write-up and signed Contract - Copy
7	Verification of Property Census Tract - FFIEC Geocoding print-out or Other	5	Contractor Licenses - Copy
8	Purchase Agreement - short sale agreement, probate approval...(fully executed)	6	Contractor Liability Insurance - Copy
9	Purchase Agreement - All Addendums & Counter Offers (fully executed)	7	

IHFA Government Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">1</td><td>Federal Recapture Tax Notice - Potential Tax - 051-0597</td></tr> <tr><td style="text-align: center;">2</td><td>Federal Recapture Tax Notice - Understanding Tax - 050-0597</td></tr> <tr><td style="text-align: center;">3</td><td>Federal Recapture Tax Notice - Method to Compute (LEAN Only)</td></tr> <tr><td style="text-align: center;">4</td><td>IRS Form 4506-T - Copy (completed & signed for each Borrower)</td></tr> <tr><td style="text-align: center;">5</td><td>Borrower Eligibility Certificate - 014-1107</td></tr> <tr><td style="text-align: center;">6</td><td>DAP - Application for Downpayment Only - DAPappONLY</td></tr> <tr><td style="text-align: center;">7</td><td>DAP - Borrower's Certificate - DAP 95-05</td></tr> <tr><td style="text-align: center;">8</td><td>Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)</td></tr> <tr><td style="text-align: center;">9</td><td>Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification</td></tr> <tr><td style="text-align: center;">10</td><td>Police Statement of Eligibility - 031-027</td></tr> <tr><td style="text-align: center;">11</td><td>Teacher Statement of Eligibility - 031-030</td></tr> </table>	1	Federal Recapture Tax Notice - Potential Tax - 051-0597	2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	4	IRS Form 4506-T - Copy (completed & signed for each Borrower)	5	Borrower Eligibility Certificate - 014-1107	6	DAP - Application for Downpayment Only - DAPappONLY	7	DAP - Borrower's Certificate - DAP 95-05	8	Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)	9	Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification	10	Police Statement of Eligibility - 031-027	11	Teacher Statement of Eligibility - 031-030	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">12</td><td>Veterans Statement - Due on Sale - 018-0296</td></tr> <tr><td style="text-align: center;">13</td><td>VA Eligibility Certificate - or - Automated Certificate of Eligibility</td></tr> <tr><td style="text-align: center;">14</td><td>Military Form DD214 Separation Documents (Honorable Discharge)</td></tr> <tr><td style="text-align: center;">15</td><td></td></tr> <tr><td style="text-align: center;">15</td><td></td></tr> <tr><td style="text-align: center;">15</td><td></td></tr> <tr><td style="text-align: center;">15</td><td></td></tr> <tr><td style="text-align: center;">16</td><td></td></tr> <tr><td style="text-align: center;">16</td><td></td></tr> <tr><td style="text-align: center;">16</td><td></td></tr> <tr><td style="text-align: center;">16</td><td></td></tr> <tr><td style="text-align: center;">17</td><td></td></tr> <tr><td style="text-align: center;">17</td><td></td></tr> </table>	12	Veterans Statement - Due on Sale - 018-0296	13	VA Eligibility Certificate - or - Automated Certificate of Eligibility	14	Military Form DD214 Separation Documents (Honorable Discharge)	15		15		15		15		16		16		16		16		17		17	
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Homeownership Counseling

CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

Final FNMA 1003 uploaded in "Lender Connection" Web Portal	Documents Delivered Electronically in "Lender Connection"																																																										
"Lender Connection" Loan Information Completed Online	Original/Final Documents Mailed To: Idaho Housing and Finance Association - 565 W. Myrtle St. - Boise, ID 83702																																																										
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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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FHA, VA, USDA-RD SPECIFIC DOCUMENTS

FHA Documents (if applicable)

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VA Documents (if applicable)

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USDA-RD Documents (if applicable)

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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****