# CHFA - LOAN FILE SUBMISSION FORM

**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

**GOVERNMENT MORTGAGES**

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

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## 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

<table>
<thead>
<tr>
<th>CHFA Loan #</th>
<th>HFA Loan #</th>
<th>Primary Borrower Name (Last, First)</th>
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### BORROWER INFORMATION

<table>
<thead>
<tr>
<th>File Contact Name &amp; Title</th>
<th>Telephone &amp; Ext.</th>
<th>Contacts Email Address</th>
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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

- File Submission Checklist - CHFA Form 009-1107 - ID
- USDA-RD Form 3555-LB Conditional Commitment for S/Fam Ln Guarantee
- HUD 929900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)
- VA Form 26-6393 Loan Analysis (signed by UW & dated)

### First Mortgage Loan Approval & Application

- Initial Loan Application (1003) (signed by Borrower & Ln Originator)
- AUS Findings - Final version (DU, LPA, GUS)

### Credit & Fraud Checks

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

### Income / Employment

- Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Payment)
- IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
- ~ OR ~ (Do Not Include Both - Delays File Review Process)
- Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target area - all schedules
- Fed. Tax Return-Business Signed 3 most recent - 2 yrs if target area - all schedules
- Income Letter(s) of Explanation (if applicable)

### Assets

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

### Property / Appraisal

- Appraisal Report (include Color Photos, Street View, Comparables)
- Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)
- Escrow Holdback Agreement (if applicable)
- HUD 92700 - Maximum Mtg Worksheet
- HUD Consultant Report (if applicable)
- Work Estimates - Fully Executed - Copy
- Contractor Licenses - Copy
- Contractor Liability Insurance - Copy

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**203(K) Rehabilitation Loans**

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IHFA Government Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

- Federal Recapture Tax Notice - Potential Tax - 051-0597
- Federal Recapture Tax Notice - Understanding Tax - 050-0597
- Federal Recapture Tax Notice - Method to Compute (LEAN Only)
- IRS Form 4506-T - Copy (completed & signed for each Borrower)
- Borrower Eligibility Certificate - 014-1107
- DAP - Application for Downpayment Only - DAPappONLY
- DAP - Borrower's Certificate - DAP 95-05
- Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)
- Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification
- Police Statement of Eligibility - 031-027
- Teacher Statement of Eligibility - 031-030

Homeownership Counseling

- Pre-Closing Homebuyer Education Certificate (3Hr)
- Pre-Purchase Homebuyer Education Certificate (8Hr)
- Online Homebuyer Education (e-HomeAmerica) Certificate
- Financial Fitness Certificate
- Landlord Certificate if (multifamily)

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 - 585 W. Myrtle St. - Boise, ID 83702

Detail Purchase Advice Funding Sheet - CHFA Form 066-0408

Participating Lender Certification - CHFA Form 019-1101

LEAN Lender Commitment Letter - Fully Executed

Commitment Letter - (CHFA)

CHFA DAP (Subordinate Financing) - Original Executed Commitment Letter

Other Subordinate Financing - Copy Second Mortgage Note & Deed

CHFA Cert. of Accelerated Delivery Form 1040 (see Lender Connection)

Flood Life of Loan Determination - Certificate Transferred to HomeLoanServ

Flood Insurance Policy (if applicable) HomeLoanServ listed loss payee w/LEF

Hazard Ins. Policy/Binder - HomeLoanServ listed loss payee with LN #

Hazard Ins. - Condo Master Insurance Policy (if applicable)

Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable)

Mortgage Assignment to IHFA - ISAOA ATIMA -Copy (if not utilizing MERS)

Title Ins. Policy - Final with Chain of Title & Property Tax Info.

Initial Escrow Account Disclosure

Engineers Certification of foundation, required on Manufactured Homes

CHFA DAP CLOSING DOCUMENTS (if applicable)

Homeowners Hazard insurance policies to include second mortgage clause as follows:

Connecticut Housing Finance Authority C/O HomeLoanServ, ISAOA/ATIMA - P.O. Box 818007 - Cleveland, OH 44181

CHFA Form 019-1101

- Orig. Executed Commitment Letter - (CHFA)
- Orig. DAP Note (Copy to CHFA - Closed in the name of CHFA)
- Orig. DAP Deed (within 90 days of closing)
- DAP Loan Estimate (LE)
- DAP Closing Disclosure (CD)
- Servicing Transfer Discl. - *Goodbye Letter* Borrower notified of HmLnServ info.

FHA, VA, USDA-RD SPECIFIC DOCUMENTS

FHA Documents (if applicable)

HUD 92900A - Addendum to Initial Loan Application

FHA Connection Case # Assignment

FHA Amendmentary Clause/ RE Certification - signed & dated by all parties

HUD 92800.5B - Conditional Commitment Stmtnt of Appraised Value

VA Documents (if applicable)

Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application

VA Form 26-1866 - Cert. of Commitment - if prior apprvd, must be unexpired

Notice of Value (NOV) or Master Certificate of Eligibility

Housing Counseling

USDA-RD Documents (if applicable)

Form 1980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid

Form 3555-17 Loan Note Guarantee

Form 3555-21 Request for S/Fam Housing Loan Guarantee

**Recorded Mtg & Assignment, Title Policy and FHA Mic/VA LGC/USDA-RD LNG must be delivered within 90 days of loan purchase**