### CHFA - LOAN FILE SUBMISSION FORM

**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

**GOVERNMENT MORTGAGES**

*Form for FHA, USDA-RD, VA 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

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

<table>
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<tr>
<th>CHFA Loan #</th>
<th>HFA Loan #</th>
<th>Primary Borrower Name (Last, First)</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 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)
- VA Form 26-6393 Loan Analysis (signed by UW & dated)

**First Mortgage Loan Approval & Application**

- Final/Verified Loan Application (1003)
- 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)
- Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)
- Verification of Employment (past 2 yrs with start/end dates)
- Current paystubs (reflecting 30 days & YTD income)
- Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)
- W-2's, 1099's - Most recent 2 yrs
- Academic Student Transcript - for full-time student
- IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
- Fed. Tax Return-Personal Signed 3 most recent - 1 yr if targeted area - all schedules
- Fed. Tax Return-Business Signed 3 most recent - 2 yrs if targeted area - all schedules
- Income Letter(s) of Explanation (if applicable)

**Assets**

- Cleared Earnest Money Check (copy) with source of funds (if applicable)
- Asset Statements (blank name & ownership) min 1 mnth within 30 day period
- Gift Documentation per FNMA guidelines
- Any Additional Supporting Asset Documentation (if applicable)

**Property / Appraisal**

- Appraisal Report (include Color Photos, Street View, Comparables)
- Final / Repair Inspection with Color Photos - FMNA 1004D (if applicable)
- Escrow Holdback Agreement (if applicable)
- 203(K) Rehabilitation Loans
  - HUD 92700 - Maximum Mtg Worksheet
  - HUD Consultant Report (if applicable)
  - Work Estimates - Fully Executed - Copy
  - Work Write-up and signed Contract - Copy
  - Contractor Licenses - Copy
  - Contractor Liability Insurance - Copy

**Other Subordinate Financing - Initial Financing Approval Document**

- Loan Exception Documentation
- Final Transmittal Summary (1008) FNMA USDA Loans ONLY signed by UW & dated

- Other Subordinate Financing - Initial Financing Approval Document - Copy

- Child Support Verification (if applicable)

- Bankruptcy Report / Discharge (if applicable)

- Letter addressing Adverse Credit and/or Discrepancies - signed & dated

**Credit Supplements (if applicable)**

- Credit Report Inquiry Explanation with Documentation - signed & dated

**Verification of Property Census Tract - FFIEC Geocoding print-out or Other**

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**Flood Life of Loan Determination Certificate**

- Flood Life of Loan Determination Certificate

**Flood Hazard Notice**

- Flood Hazard Notice

**Verification of Property Census Tract - FFIEC Geocoding print-out or Other**

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**Purchase Agreement - short sale agreement, probate approval... (fully executed)**

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**Purchase Agreement - All Addendums & Counter Offers (fully executed)**

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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-C - Copy (completed & signed for each Borrower)
- Borrower Eligibility Certificate - 014-1107 Rev. 6-15-22
- Down Payment Assistance Program/s Worksheet - DAPappc Rev. 6-7-22
- DAP - Borrower's Certificate - DAP 95-05 Rev. 6-14-22
- DAP - Applicant Notice - DAPDisc. Eff. 5-23-22
- Time To Own - Borrower's Certificate - TTO 95-05 Eff. 6-14-22 (if applicable)
- Time To Own - Applicant Notice - TTODisc. Eff. 6-7-22 (if applicable)
- Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)
- Landlord Certification (if multifamily)

#### Homeownership Counseling

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

#### 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 | Copy - Deactivated Title for Manuf. Home showing Property as Real Property
| Commitment Letter - (CHFA) | Well, Septic Inspections (if applicable)
| CHFA (Subordinate Financing) - Original Executed Commitment Letter | New Construction Exhibits (if applicable)
| Other Subordinate Financing - Copy Second Mortgage Note & Deed | UCDP - Submission Summary Report
| FHA, VA, USDA-RD SPECIFIC DOCUMENTS | Private Mtg Insurance Certificate
| FHA Documents (if applicable) | FHA Down Payment Assistance Program/s CLOSING DOCUMENTS (if applicable)

#### FHA Documents (if applicable)

- HUD 92900A - Addendum to Initial Loan Application
- FHA Amendmentary Clause/ RE Certification - signed & dated by all parties
- FHA Connection Case # Assignment
- HUD 92800.5B - Conditional Commitment Stmt of Appraised Value

#### VA Documents (if applicable)

- Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application
- Notice of Value (NOV) or Master Certificate of Eligibility
- VA Form 26-1866. Cert. of Commitment - if prior apprvd, must be unexpired

#### USDA-RD Documents (if applicable)

- Form 1980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid
- Form 3555-17 Loan Note Guarantee
- Form 3555-11 Guaranteed Rural Housing Lender Record Change
- Form 3555-21 Request for S/Fam Housing Loan Guarantee

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