

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT

CONVENTIONAL MORTGAGES

(Form for HFA Preferred™ & 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 Screens
- 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 #	Lender 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 - AM <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)
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First Mortgage Loan Approval & Application

<input type="checkbox"/> 1 Final/Verified Loan Application (1003) signed by Mtg Loan Originator <input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Loan Originator)	<input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA) <input type="checkbox"/> 4 Private Mortgage Insurance Certificate - Copy (if applicable)
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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)
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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) if DAP LN <input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area <p style="text-align: center;">~ or ~</p> <input type="checkbox"/> 8 Fed. Tax Return- <i>Personal</i> Signed 3 most recent- 1 yr if targeted area -all schedules <input type="checkbox"/> 8 Fed. Tax Return- <i>Business</i> Signed 3 most recent- 2 yrs if targeted area-all schedules <input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable)
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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 DAPS: Document source of deposit & withdrawals ≥10% of mnthly income	<input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable) <input type="checkbox"/> 5 Asset Statements (Bank name & ownership) most recent 3 mths - all accounts
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Property / Appraisal

<input type="checkbox"/> 1 Appraisal Report (include Photos, Street View, Comparables) <input type="checkbox"/> 2 Final / Repair Inspection with 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)
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AmeriNat - Conventional Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

<table 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;"> </td><td> </td></tr> <tr><td style="text-align: center;"> </td><td> </td></tr> <tr><td style="text-align: center;"> </td><td> </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							<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; 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> <tr><td style="text-align: center;">12</td><td>Military Form DD214 Separation Documents (Honorable Discharge)</td></tr> <tr><td style="text-align: center;"> </td><td> </td></tr> <tr><td colspan="2" style="text-align: center;">Homeownership Counseling</td></tr> <tr><td style="text-align: center;">13</td><td>Pre-Closing Homebuyer Education Certificate (3Hr)</td></tr> <tr><td style="text-align: center;">13</td><td>Pre-Purchase Homebuyer Education Certificate (8Hr)</td></tr> <tr><td style="text-align: center;">13</td><td>Online Homebuyer Education (e-Home America) Certificate</td></tr> <tr><td style="text-align: center;">14</td><td>Financial Fitness Certificate</td></tr> <tr><td style="text-align: center;">15</td><td>Landlord Certificate (if multifamily)</td></tr> <tr><td style="text-align: center;"> </td><td> </td></tr> <tr><td style="text-align: center;"> </td><td> </td></tr> </table>	10	Police Statement of Eligibility - 031-027	11	Teacher Statement of Eligibility - 031-030	12	Military Form DD214 Separation Documents (Honorable Discharge)			Homeownership Counseling		13	Pre-Closing Homebuyer Education Certificate (3Hr)	13	Pre-Purchase Homebuyer Education Certificate (8Hr)	13	Online Homebuyer Education (e-Home America) Certificate	14	Financial Fitness Certificate	15	Landlord Certificate (if multifamily)				
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CLOSING DOCUMENTS - AMERINAT

AmeriNat - Loan Information Sheet - Completed	AmeriNat - Escrow Information Sheet - Completed
Detail Purchase Advice Funding Sheet - CHFA Form 066-0408	Participating Lender Certification - CHFA Form 019-1101
Copy - Assignment of Mortgage To: Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067	Original/Final Documents Mailed To: AmeriNat Attn: Wanda Attig - 217 S. Newton Ave. Albert Lea, MN 56007

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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 DOWNPAYMENT ASSISTANCE PROGRAM (DAP)

SERVICER = CAPITAL FOR CHANGE, INC. - Refer To: CHFA Downpayment Assistance Program Servicing Guide Form DAP-AM-LNDR

Hazard Insurance Policies Mortgagee Clause:

Connecticut Housing Finance Authority, C/O Capital For Change, Inc., its successors and/or assigns, ATIMA - 121 Tremont St.- Hartford, CT 06105

Miscellaneous Documents (if applicable)

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