

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT

CONVENTIONAL MORTGAGES

(Form for HFA Preferred™ & Uninsured Only)



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 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

| | | |
|----------------------|-----------|---------------|
| Contact Name & Title | Telephone | Email Address |
|----------------------|-----------|---------------|

BORROWER INFORMATION

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|-------------|---------------|-------------------------------------|
| CHFA Loan # | Lender Loan # | Primary Borrower Name (Last, First) |
|-------------|---------------|-------------------------------------|

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

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|--------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| <input type="checkbox"/> File Submission Checklist - CHFA Form 009-1107 - AM | <input type="checkbox"/> Loan Exception Documentation |
| <input type="checkbox"/> Other Subordinate Financing - Initial Financing Approval Document | <input type="checkbox"/> Final Transmittal Summary (1008) FNMA |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Mortgage Loan Approval & Application

- | | |
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| <input type="checkbox"/> Final/Verified Loan Application (1003) signed by Mtg Loan Originator | <input type="checkbox"/> AUS Findings - Final version (DU, LP) |
| <input type="checkbox"/> Initial Loan Application (1003) signed by Mtg Loan Originator | <input type="checkbox"/> Private Mortgage Insurance Certificate - Copy (if applicable) |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Credit & Fraud Checks

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

Income / Employment

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| <input type="checkbox"/> Income Analysis Worksheet - Lender or CHFA Form 064-0309 | <input type="checkbox"/> Academic Student Transcript - for full-time student (or pay stub) if DAP LN |
| <input type="checkbox"/> Verification of Employment | <input type="checkbox"/> Fed. Tax Return-Personal Signed 3 most recent- 1 yr if targeted area -all schedules |
| <input type="checkbox"/> Current paystubs (reflecting 30 days & YTD income) | <input type="checkbox"/> Fed. Tax Return-Business Signed 3 most recent- 2 yrs if targeted area-all schedules |
| <input type="checkbox"/> Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS) | <input type="checkbox"/> IRS Tax Transcripts - 3 most recent - 1 yr if targeted area |
| <input type="checkbox"/> W-2's, 1099's - Most recent 2 yrs | <input type="checkbox"/> Income Letter(s) of Explanation (if applicable) |
| <input type="checkbox"/> | <input type="checkbox"/> |

Assets

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|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| <input type="checkbox"/> Cleared Earnest Money Check (copy) with source of funds (if applicable) | <input type="checkbox"/> Any Additional Supporting Asset Documentation (if applicable) |
| <input type="checkbox"/> Gift Documentation per FNMA guidelines | <input type="checkbox"/> Asset Statements - most recent 3 months - all accounts |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Property / Appraisal

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

AmeriNat - Conventional Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

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| <input type="checkbox"/> Federal Recapture Tax Notice - Potential Tax - 051-0597 <input type="checkbox"/> Federal Recapture Tax Notice - Understanding Tax - 050-0597 <input type="checkbox"/> Federal Recapture Tax Notice - Method to Compute (LEAN Only) <input type="checkbox"/> IRS Form 4506-T - Copy (completed & signed for each Borrower) <input type="checkbox"/> Borrower Eligibility Certificate - 014-1107 <input type="checkbox"/> DAP - Application for Downpayment/Closing Costs/Closing Cost Only-DAPappcc <input type="checkbox"/> DAP - Borrower's Certificate - DAP 95-05 <input type="checkbox"/> Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable) <input type="checkbox"/> Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> Police Statement of Eligibility - 031-027 <input type="checkbox"/> Teacher Statement of Eligibility - 031-030 <input type="checkbox"/> Military Form DD214 Separation Documents (Honorable Discharge) <div style="background-color: #d9e1f2; text-align: center; border: 1px solid black; padding: 2px; font-weight: bold;">Homeownership Counseling</div> <input type="checkbox"/> Homebuyer Education Certificate <input type="checkbox"/> Online e-Home America Certificate <input type="checkbox"/> Landlord Certificate (if multifamily) <input type="checkbox"/> Financial Fitness Certificate <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
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CLOSING DOCUMENTS - AMERINAT

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| <input type="checkbox"/> AmeriNat - Loan Information Sheet - Completed <input type="checkbox"/> Detail Purchase Advice Funding Sheet - CHFA Form 066-0408 <input type="checkbox"/> Copy - Assignment of Mortgage To: Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067 <input type="checkbox"/> <input type="checkbox"/> Commitment Letter - (CHFA) Fully Executed <input type="checkbox"/> Commitment Letter - (Lender) Fully Executed (LEAN only) <input type="checkbox"/> CHFA DAP (subordinate financing) Copy Executed Commitment Letter Only <input type="checkbox"/> Other Subordinate Financing - Copy Second Mortgage Note & Deed <input type="checkbox"/> Flood Life of Loan Determination Certificate - Transferred to AmeriNat <input type="checkbox"/> Flood Insurance Policy (if applicable) List CHFA C/O AmeriNat as Mortgagee <input type="checkbox"/> Hazard Ins. Policy/Binder - List CHFA C/O AmeriNat as Mortgagee <input type="checkbox"/> Hazard Ins. - Condo Master Insurance Policy (if applicable) <input type="checkbox"/> Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable) <input type="checkbox"/> Title Ins. Policy - Final with Chain of Title & Property Tax Info. <input type="checkbox"/> Initial Escrow Account Disclosure <input type="checkbox"/> Engineers Certification of foundation, required on Manufactured Homes <input type="checkbox"/> Copy - Deactivated Title for Manuf. Home showing Prop. as Real Property <input type="checkbox"/> Well, Septic Inspections (if applicable) <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> AmeriNat - Escrow Information Sheet - Completed <input type="checkbox"/> Participating Lender Certification - CHFA Form 019-1101 <input type="checkbox"/> Original/Final Documents Mailed To: AmeriNat Attn: Wanda Attig - 217 S. Newton Ave. Albert Lea, MN 56007 <input type="checkbox"/> <input type="checkbox"/> New Construction Exhibits (if applicable) <input type="checkbox"/> UCDP - Submission Summary Report <input type="checkbox"/> UCD - (Uniform Closing Dataset) - Final Submission Report - Eff. 9/25/2017 <input type="checkbox"/> Private Mtg Insurance Certificate <input type="checkbox"/> Private Mtg Insurance Cancellation Disclosures - Assigned to AmeriNat <input type="checkbox"/> Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of AmeriNat info. <input type="checkbox"/> Original Note (First Mtg) - Endorsed to CHFA <input type="checkbox"/> Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg) <input type="checkbox"/> Immigration & Naturalization Services (INS) Card - Copy <input type="checkbox"/> Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc. <input type="checkbox"/> Borrower Signature Affidavit - 014-0718 - S <input type="checkbox"/> Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet <input type="checkbox"/> Loan Estimate (LE) Revised - Change of Circumstance Form, if applicable <input type="checkbox"/> W9 Forms for all borrowers <input type="checkbox"/> <input type="checkbox"/> |
| **Recorded Mtg & Assignment, Title Policy and FHA MIC/VA LGC/USDA-RD LNG must be delivered within 90 days of loan purchase** | |

Miscellaneous Documents (if applicable)

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