

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT

CONVENTIONAL MORTGAGES



(Conventional AMI Loan Program (CALP) or HFA Preferred™ & HFA Advantage® - not IHFA eligible)

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 009-1108 - AM	<input type="checkbox"/> 3 Loan Exception Documentation
<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"/> 4 Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

First Mortgage Loan Approval & Application

<input type="checkbox"/> 1 Final/Verified Loan Application (1003) signed by Mtg Loan Originator	<input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA)
<input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Loan Originator)	<input type="checkbox"/> 4 Private Mortgage Insurance Certificate - Copy (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Credit & Fraud Checks

<input type="checkbox"/> 1 Credit Supplements (if applicable)	<input type="checkbox"/> 5 Credit Report Inquiry Explanation with Documentation - signed & dated
<input type="checkbox"/> 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)	<input type="checkbox"/> 6 Divorce Decree / Property Separation Agreements (if applicable)
<input type="checkbox"/> 3 Bankruptcy Report / Discharge (if applicable)	<input type="checkbox"/> 7 Child Support Verification (if applicable)
<input type="checkbox"/> 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Income / Employment - (Most Recent Documentation on Top)

<input type="checkbox"/> 1 Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)	<input type="checkbox"/> 7 Academic Student Transcript - for full-time student (or pay stub) if DAP LN
<input type="checkbox"/> 2 Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)	<input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
<input type="checkbox"/> 3 Verification of Employment (past 2 yrs with start/end dates)	~ OR ~ (Do Not Include Both - Delays File Review Process)
<input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income)	<input type="checkbox"/> 9 Fed. Tax Return- <i>Personal</i> Signed 3 most recent- 1 yr if targeted area -all schedules
<input type="checkbox"/> 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)	<input type="checkbox"/> 8 Fed. Tax Return- <i>Business</i> Signed 3 most recent- 2 yrs if targeted area-all schedules
<input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs	<input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>

Assets - (Most Recent Documentation on Top)

<input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable)	<input type="checkbox"/> 4 Asset Statements (Bank name & ownership) min 1 mnth within 30 day period
<input type="checkbox"/> 2 Gift Documentation per FNMA guidelines	<input type="checkbox"/>
<input type="checkbox"/> 3 Any Additional Supporting Asset Documentation (if applicable)	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Property / Appraisal

<input type="checkbox"/> 1 Appraisal Report (include Color Photos, Street View, Comparables)	<input type="checkbox"/> 6 Flood Hazard Notice
<input type="checkbox"/> 2 Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)	<input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other
<input type="checkbox"/> 3 Certificate of Occupancy (if applicable)	<input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed)
<input type="checkbox"/> 4 Evidence Condo is FNMA Eligible - CHFA Form 013-490 - or - Equivalent	<input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed)
<input type="checkbox"/> 5 Flood Life of Loan Determination Certificate	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

AmeriNat - Conventional Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

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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 - 10 Alexander Dr.- Wallingford, CT 06492

Miscellaneous Documents (if applicable)

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