## **CHFA - LOAN FILE SUBMISSION FORM**

## SERVICER: AMERINAT

## **CONVENTIONAL MORTGAGES**



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

| Ш   | CHEA 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:                     |   |                              |   |  |  |  |  |
| $\neg$  | Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (If applicable)  |                              |   |  |  |  |  |
| Ħ   |   |                              |   |  |  |  |  |
| Ħ   | Complete And Submit CHFA LOS Additional Data Screens  |                              |   |  |  |  |  |
| Ш   | Upload The Final Loan Application (1003) In CHFA LOS  |                              |   |  |  |  |  |
| LENDER / SELLER CONTACT INFORMATION                                     |   |                              |   |  |  |  |  |
| File  | File Contact Name & Title Telephone & Ext. Contacts Email Address   |                              |   |  |  |  |  |
|   | PODDOWED INFORMATION  |                              |   |  |  |  |  |
| BORROWER INFORMATION  CHFA Loan #   Primary Borrower Name (Last, First) |   |                              |   |  |  |  |  |
| СПІ   | FA Loan # Lender Loan #   | Pi                           | imary Borrower Name (Last, First)   |  |  |  |  |
|   | LOAN FILE SUBMISSION TO INCLUDE . but is not limi   | ted to the following documer | ntation (as applicable). Documentation requirements may differ by program.          |  |  |  |  |
|   | 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 |                              |   |  |  |  |  |
|   |   |                              |   |  |  |  |  |
| _   | Con   | nmitment / Loan Exc          | eptions / Transmittal   |  |  |  |  |
| 1   | File Submission Checklist - CHFA Form 009-1108 - A  | M                            | Loan Exception Documentation  |  |  |  |  |
| 2   | Other Subordinate Financing - Initial Financing Appro   | val Document 4               | Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)                 |  |  |  |  |
|   | (i.e. Housing Dev. Fund, Equity Buil  | der, City of HTFD, etc.)     | ]   |  |  |  |  |
| Ħ   |   |                              | j   |  |  |  |  |
|   | Fi  | rst Mortgage Loan Ap         | Doroval & Application   |  |  |  |  |
| _   |   |                              | 1   |  |  |  |  |
| 1   | Final/Verified Loan Application (1003) signed by Mtg  |                              | AUS Findings - Final version (DU, LPA)  |  |  |  |  |
| 2   | Initial Loan Application (1003) (signed by Borrower &   | Loan Originator)             | Private Mortgage Insurance Certificate - Copy (if applicable)                       |  |  |  |  |
| Ш   |   |                              |   |  |  |  |  |
|   |   |                              |   |  |  |  |  |
|   |   | Credit & Frau                | ud Checks   |  |  |  |  |
| 1   | Credit Supplements (if applicable)  | 5                            | Credit Report Inquiry Explanation with Documentation - signed & dated               |  |  |  |  |
|   | Credit Report - RMCR / Tri-Merge (associated to AUS,  | . if applicable)             | Divorce Decree / Property Separation Agreements (if applicable)                     |  |  |  |  |
|   | Bankruptcy Report / Discharge (if applicable)   |                              | Child Support Verification (if applicable)  |  |  |  |  |
| 3   |   |                              | offind Support Verification (if applicable)   |  |  |  |  |
| 4   | Letter addressing Adverse Credit and/or Discrepancie  | es - signed & dated          |   |  |  |  |  |
| Ш   |   |                              |   |  |  |  |  |
| Income / Employment - (Most Recent Documentation on Top)                |   |                              |   |  |  |  |  |
| 1   | Income Analysis Worksheet - Lender or CHFA Form 06  | 4-0309 (Repayment) 7         | Academic Student Transcript - for full-time student (or pay stub) if DAP LN         |  |  |  |  |
| 2   | Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)   |                              | IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area                  |  |  |  |  |
| 3   | Verification of Employment (past 2 yrs with start/end dates)  |                              | ~ Of ~ (Do Not Include Both - Delays File Review Process)                           |  |  |  |  |
|   | Current paystubs (reflecting 30 days & YTD income)  |                              | Fed. Tax Return-Personal Signed 3 most recent- 1 yr if targeted area -all schedules |  |  |  |  |
| Ħ   | Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)   |                              | Fed. Tax Return-Business Signed 3 most recent- 2 yrs if targeted area-all schedules |  |  |  |  |
| 5   |   |                              |   |  |  |  |  |
| 6   | W-2's, 1099's - Most recent 2 yrs   | 9                            | Income Letter(s) of Explanation (if applicable)                                     |  |  |  |  |
| Ш   |   |                              |   |  |  |  |  |
| Assets - (Most Recent Documentation on Top)                             |   |                              |   |  |  |  |  |
| 1   | Cleared Earnest Money Check (copy) with source of fu  | unds (if applicable)         | Any Additional Supporting Asset Documentation (if applicable)                       |  |  |  |  |
| 2   | Gift Documentation per FNMA guidelines  | 5                            | s Asset Statements (Bank name & ownership) most recent 3 mths - all accounts        |  |  |  |  |
| 3   | DAPS: Document source of deposit & withdrawals $\geq 10$  | 0% of mnthly income          |   |  |  |  |  |
| Ħ   | ·   | ·                            | <b>i</b>  |  |  |  |  |
|   |   | Droporty / A                 | J<br>Annraical  |  |  |  |  |
|   | Appreciated Departs (include C. L. D. L. C. L. C.   | Property / A                 |   |  |  |  |  |
| 1   | Appraisal Report (include <i>Color</i> Photos, Street View,   |                              | Flood Hazard Notice   |  |  |  |  |
| 2   | Final / Repair Inspection with <i>Color</i> Photos - FNMA:  | 1004D (if applicable)        | Verification of Property Census Tract - FFIEC Geocoding print-out or Other          |  |  |  |  |
| 3   | Certificate of Occupancy (if applicable)  | 8                            | Purchase Agreement - short sale agreement, probate approval(fully executed)         |  |  |  |  |
| 4   | Evidence Condo is FNMA Eligible - CHFA Form 013-49  | 90 - <b>or -</b> Equivalent  | Purchase Agreement - All Addendums & Counter Offers (fully executed)                |  |  |  |  |
| 5   | Flood Life of Loan Determination Certificate  | F                            | Ī   |  |  |  |  |
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|   | AmeriNat - Conventional Mtg - Continued  |                |   |  |  |  |  |
|---|--|----------------|---|--|--|--|--|
| CHFA REQUIRED DOCUMENTS (if applicable)   |  |                |   |  |  |  |  |
| 2   | 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) | 10<br>11<br>12 | Police Statement of Eligibility - 031-027  Teacher Statement of Eligibility - 031-030  Military Form DD214 Separation Documents (Honorable Discharge) |  |  |  |  |
| 4   | IRS Form 4506-T - Copy (completed & signed for each Borrower)  |                | Harris and Consulting   |  |  |  |  |
| 5   | Borrower Eligibility Certificate - 014-1107  |                | Homeownership Counseling  |  |  |  |  |
| 6   | DAP - Application for Downpayment Only - DAPappOnly  | 13             | Pre-Closing Homebuyer Education Certificate (3Hr)   |  |  |  |  |
| 7   | DAP - Borrower's Certificate - DAP 95-05   | 13             | Pre-Purchase Homebuyer Education Certificate (8Hr)  |  |  |  |  |
| 8   | Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)  | 13             | Online Homebuyer Education (e-Home America) Certificate   |  |  |  |  |
| 9   | Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification  | 14             | Financial Fitness Certificate   |  |  |  |  |
| 님   |  | 15             | Landlord Certificate (if multifamily)   |  |  |  |  |
| Ħ   |  | H              |   |  |  |  |  |
| 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<br>Finance Authority - 999 West Street - Rocky Hill, CT 06067  |                | Original/Final Documents Mailed To: AmeriNat<br>Attn: Wanda Attig - 217 S. Newton Ave. Albert Lea, MN 56007   |  |  |  |  |
|   |  |                |   |  |  |  |  |
| 1   | LEAN Lender Commitment Letter - Fully Executed   | 15             | New Construction Exhibits (if applicable)   |  |  |  |  |
| 2   | Commitment Letter - (CHFA) Fully Executed  | 16             | UCDP - Submission Summary Report  |  |  |  |  |
| 3   | CHFA DAP (subordinate financing) Copy Executed Commitment Letter Only  | 17             | UCD - (Uniform Closing Dataset) - Final Submission Report - Eff. 9/25/2017  |  |  |  |  |
| 4   | Other Subordinate Financing - Copy Second Mortgage Note & Deed   | 18             | Private Mtg Insurance Certificate   |  |  |  |  |
| 5   | Flood Life of Loan Determination Certificate - Transferred to AmeriNat   | 19             | Private Mtg Insurance Cancellation Disclosures - Assigned to AmeriNat   |  |  |  |  |
| 6   | Flood Insurance Policy (if applicable) List CHFA C/O AmeriNat as Mortgagee   | 20             | Servicing Transfer Discl "Goodbye Letter" Borrower notified of AmeriNat info.   |  |  |  |  |
| 7   | Hazard Ins. Policy/Binder - List CHFA C/O AmeriNat as Mortgagee  | 21             | Original Note (First Mtg) - Endorsed to CHFA  |  |  |  |  |
| 8   | Hazard Ins Condo Master Insurance Policy (if applicable)   | 22             | Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)   |  |  |  |  |
| 9   | Hazard Ins Condo "Walls In" Binder - H-06 policy (if applicable)   | 23             | Tax-Exempt Financing Rider - CHFA Form 053-1199   |  |  |  |  |
| 10  | Title Ins. Policy - Final with Chain of Title & Property Tax Info.   | 24             | Immigration & Naturalization Services (INS) Card - Copy   |  |  |  |  |
| 11  | Initial Escrow Account Disclosure  | 25             | Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.   |  |  |  |  |
| 12  | Engineers Certification of foundation, required on Manufactured Homes  | 26             | Borrower Signature Affidavit - 014-0718   |  |  |  |  |
| 13  | Copy - Deactived Title for Manuf. Home showing Prop. as Real Property  | 27             | Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet  |  |  |  |  |
| 14  | Well, Septic Inspections (if applicable)   | 28             | Loan Estimate (LE) Revised - Change of Circumstance Form, if applicable   |  |  |  |  |
|   |  | 29             | W9 Forms for all borrowers  |  |  |  |  |
|   |  |                |   |  |  |  |  |
| **Recorded Mtg & Assignment, Title Policy and FHA MIC/VA LGC/USDA-RD LNG must be delivered within 90 days of loan purchase**  |  |                |   |  |  |  |  |
|   |  |                |   |  |  |  |  |
|   | CHFA DOWNPAYMENT AS:   | SIS            | TANCE PROGRAM (DAP)   |  |  |  |  |
| S   |  | _              | ayment 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)   |  |                |   |  |  |  |  |
| 1   |  | 4              |   |  |  |  |  |
| 2   |  | 5              |   |  |  |  |  |
| 3   |  | 6              |   |  |  |  |  |