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							
STATE OF THE STATE							
	BORROWER INFORMATION						
СН	FA Loan # Lender Loan #	Pri	imary Borrower Name (Last, First)				
			ntation (as applicable). Documentation requirements may differ by program.				
CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE							
	Commitment / Loan Exceptions / Transmittal						
1	File Submission Checklist - CHFA Form 009-1108 - AM	3	Loan Exception Documentation				
2	Other Subordinate Financing - Initial Financing Approval Document	4	Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)				
	(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc	:.)					
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	First Mortgage Loa	n An	proval & Application				
Ħ	Final/Verified Loan Application (1003) signed by Mtg Loan Originator	—	AUS Findings - Final version (DU, LPA)				
1	Initial Loan Application (1003) (signed by Borrower & Loan Originator)		Private Mortgage Insurance Certificate - Copy (if applicable)				
2	initial Loan Application (1003) (signed by borrower & Loan Originator)	4	Trivate Mortgage insurance Certificate - Copy (ii applicable)				
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	Credit &	Frau	d Checks				
1	Credit Supplements (if applicable)	5	Credit Report Inquiry Explanation with Documentation - signed & dated				
2	Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)	6	Divorce Decree / Property Separation Agreements (if applicable)				
3	Bankruptcy Report / Discharge (if applicable)	7	Child Support Verification (if applicable)				
4	Letter addressing Adverse Credit and/or Discrepancies - signed & dated						
	Income / E	mplo	yment - (Most Recent Documentation on Top)				
1	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)	7	Academic Student Transcript - for full-time student (or pay stub) if DAP LN				
	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limi	-	IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area				
	Verification of Employment (past 2 yrs with start/end dates)	-/					
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4	Current paystubs (reflecting 30 days & YTD income)	8	Fed. Tax Return-Personal Signed 3 most recent- 1 yr if targeted area -all schedules				
5	Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)	8	Fed. Tax Return-Business Signed 3 most recent- 2 yrs if targeted area-all schedules				
6	W-2's, 1099's - Most recent 2 yrs	9	Income Letter(s) of Explanation (if applicable)				
	Ass	ets	- (Most Recent Documentation on Top)				
1	Cleared Earnest Money Check (copy) with source of funds (if applicable)	4	Any Additional Supporting Asset Documentation (if applicable)				
2	Gift Documentation per FNMA guidelines	5	Asset Statements (Bank name & ownership) most recent 3 mths - all accounts				
3	DAPS: Document source of deposit $\&$ withdrawals \geq 10% of mnthly incom	е 🔚]				
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Property / Appraisal							
Ħ	Appraisal Report (include <i>Color</i> Photos, Street View, Comparables)		Flood Hazard Notice				
1	Final / Repair Inspection with <i>Color</i> Photos - FNMA 1004D (if applicable	ر ا					
2		7	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 013-490 - or - Equivalent	9	Purchase Agreement - All Addendums & Counter Offers (fully executed)				
5	Flood Life of Loan Determination Certificate		<u>[</u>				
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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 11 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)						
5	Borrower Eligibility Certificate - 014-1107	L	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				
片		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				
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 - S				
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				
닡		29	W9 Forms for all borrowers				
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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							
	CUEA DOWNDAYMENT AC	CIC.	TANCE PROCESM (DAR)				
	CHFA DOWNPAYMENT AS						
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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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