

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT

CONVENTIONAL MORTGAGES



**(Conventional AMI Loan Program (CALP) or HFA Preferred™ & HFA Advantage® - not IHFA eligible)
or Service Retained Lenders-Retain Servicing** **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"/> 8 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"/> 3 Asset Statements (Bank name & ownership) min 1 mnth within 30 day period |
| <input type="checkbox"/> 2 Gift Documentation per FNMA guidelines | <input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable) |
| <input type="checkbox"/> | <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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CHFA FINANCE DEPARTMENT - CLOSED LOAN DOCUMENTS

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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 DOWN PAYMENT ASSISTANCE PROGRAM/S

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

Hazard Insurance Policies Mortgagee Clause: DAP Only - N/A to Time To Own Program

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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