

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT - or - Service Retained Lender

GOVERNMENT MORTGAGES

(Form for FHA, USDA-RD, VA 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 Screen
- Upload The Final Loan Application (1003) In CHFA LOS

LENDER / SELLER CONTACT INFORMATION

Contact Name & Title	Telephone	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"/> File Submission Checklist - CHFA Form 009-1107 - AM
<input type="checkbox"/> Other Subordinate Financing - Initial Financing Approval Document
<input type="checkbox"/> Loan Exception Documentation
<input type="checkbox"/> Final Transmittal Summary (1008) FNMA (USDA - RD Loans ONLY) | <input type="checkbox"/> USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee
<input type="checkbox"/> HUD 92900LT - Final Underwriting & Transmittal Summary
<input type="checkbox"/> VA Form 26-6393 Loan Analysis
<input type="checkbox"/> |
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Mortgage Loan Approval & Application

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|---|---|
| <input type="checkbox"/> Final/Verified Loan Application (1003) signed by Mtg Loan Originator
<input type="checkbox"/> Initial Loan Application (1003) signed by Mtg Loan Originator | <input type="checkbox"/> AUS Findings - Final version (DU, LP, GUS)
<input type="checkbox"/> |
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Credit & Fraud Checks

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

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

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

- Appraisal Report (include Photos, Street View, Comparables)
- Final / Repair Inspection with Photos - FNMA 1004D (if applicable)
- Certificate of Occupancy (if applicable)
- Evidence Condo is VA / FHA approved
- Flood Life of Loan Determination Certificate
- Flood Hazard Notice
- Verification of Property Census Tract - FFIEC Geocoding print-out or Other
- Purchase Agreement Docs (short sale agreement, probate approval, etc)
- Purchase Agreement - All Addendums & Counter Offers (fully executed)

203(K) Rehabilitation Loans

- HUD 92700 - Maximum Mtg Worksheet
- HUD Consultant Report
- Work Estimates - Fully Executed - Copy
- Work Write-up and signed Contract - Copy
- Contractor Licenses - Copy
- Contractor Liability Insurance - Copy
- Escrow Holdback Agreement (if applicable)

AmeriNat Government Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

<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"/> Police Statement of Eligibility - 031-027 <input type="checkbox"/> Teacher Statement of Eligibility - 031-030 <input type="checkbox"/>	<input type="checkbox"/> Veterans Statement - Due on Sale - 018-0296 <input type="checkbox"/> VA Eligibility Certificate - or - Automated Certificate of Eligibility <input type="checkbox"/> Military Form DD214 Separation Documents (Honorable Discharge) <input type="checkbox"/> <input type="checkbox"/> <div style="background-color: #d9e1f2; border: 1px solid black; padding: 2px; text-align: center;">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"/>
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CLOSING DOCUMENTS - AMERINAT

<input type="checkbox"/> AmeriNat - Loan Information Sheet - Completed <input type="checkbox"/> Detail Purchase Advice Funding Sheet - CHFA Form 066-0408 <input type="checkbox"/> Assignment of Mortgage To: Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067 <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 Subordordinate 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, Septec Inspections (if applicable) <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"/> New Construction Exhibits (if applicable) <input type="checkbox"/> UCDP - Submission Summary Report <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"/>
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FHA, VA, USDA-RD SPECIFIC DOCUMENTS

FHA Documents (if applicable)

<input type="checkbox"/> HUD 92900A - Addendum to Initial Loan Application <input type="checkbox"/> FHA Connection Case # Assignment <input type="checkbox"/>	<input type="checkbox"/> FHA Amendatory Clause/ RE Certification - signed & dated by all parties <input type="checkbox"/> HUD 92800.5B - Conditional Commitment Stmtnt of Appraised Value <input type="checkbox"/>
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VA Documents (if applicable)

<input type="checkbox"/> Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application <input type="checkbox"/> VA Form 26-1866 Certif. of Commitment-if prior apprvd, must be unexpired <input type="checkbox"/>	<input type="checkbox"/> Notice of Value (NOV) or Master Certificate of Eligibility <input type="checkbox"/> <input type="checkbox"/>
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USDA-RD Documents (if applicable)

<input type="checkbox"/> Form 1980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid <input type="checkbox"/> Form 3555-11 Guaranteed Rural Housing Lender Record Change <input type="checkbox"/>	<input type="checkbox"/> Form 3555-17 Loan Note Guarantee <input type="checkbox"/> Form 3555-21 Request for S/Fam Housing Loan Guarantee <input type="checkbox"/>
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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****

Miscellaneous Documents (if applicable)

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>