CHFA - LOAN FILE SUBMISSION FORM <u>SERVICER: AMERINAT - or - Service Retained Lender</u>

GOVERNMENT MORTGAGES (Form for FHA, USDA-RD, VA Only)

	CHFA LEAN LOAN	1, USL	Date:		
	All Files Submitted To CHFA Are Re	equir	ed 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 Screen				
	Upload The Final Loan Application (1003) In CHFA LOS				
			TACT INFORMATION		
ile	Contact Name & Title Telephone & Ext.		Contacts Email Address		
	BORROWER INFORMATION				
ж	FA Loan # Lender Loan #	-	mary Borrower Name (Last, First)		
	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					
1	File Submission Checklist - CHFA Form 009-1108 - AM	5	USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee		
2	Other Subordinate Financing - Initial Financing Approval Document	6	HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)		
3	Loan Exception Documentation	7	VA Form 26-6393 Loan Analysis (signed by UW & dated)		
4	Final Transmittal Summary (1008) FNMA (USDA Loans ONLY - signed by UW & da	lated)			
	First Mortgage Loan Approval & Application				
1	Final/Verified Loan Application (1003) signed by Mtg Loan Originato	or 3	AUS Findings - Final version (DU, LPA, GUS)		
2	Initial Loan Application (1003) (signed by Borrower & Loan Originato	or) 4			
	Credit & Fraud 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 & da	ated			
Income / Employment - (Most Recent Documentation on Top)					
1	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repaym	nent) 7	Academic Student Transcript - for full-time student (or pay stub) if DAP Loan		
2	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income	Limit) ₈	IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area		
3	Verification of Employment (past 2 yrs with start/end dates)		~ OT ~ (Do Not Include Both - Delays File Review Process)		
4	Current paystubs (reflecting 30 days & YTD income)	8	Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target 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 target area - all schedules		
6	W-2's, 1099's - Most recent 2 yrs	9	Income Letter(s) of Explanation (if applicable)		
_	Assets - (Most Recent Documentation on Top)				
1	Cleared Earnest Money Check (copy) with source of funds (if applicat	ole) 4	Asset Statements (Bank name & ownership) min 1 within 30 day period		
2	Gift Documentation per FNMA guidelines				
3	Any Additional Supporting Asset Documentation (if applicable)		nnraisal		
	Property / Appraisal				
2	Final / Repair Inspection with Color Photos - FNMA 1004D (if applied	cable)	203(K) Rehabilitation Loans		
4	Certificate of Occupancy (if applicable)		HUD 92700 - Maximum Mtg Worksheet		
3	Evidence Condo is VA / FHA approved		HUD Consultant Report (if applicable)		
+	Flood Life of Loan Determination Certificate	2	Work Estimates - Fully Executed - Copy		
6	Flood Hazard Notice	4	Work Write-up and signed Contract - Copy		
7	Verification of Property Census Tract - FFIEC Geocoding print-out or C	Other 5	Contractor Licenses - Copy		
8	Purchase Agreement - short sale agreement, probate approval(fully execute	ed) 6	Contractor Liability Insurance - Copy		
9	Purchase Agreement - All Addendums & Counter Offers (fully execute	ed)			

AmeriNat Government Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)					
Federal Recapture Tax Notice - Potential Tax - 051-0597	12 Veterans Statement - Due on Sale - 018-0296				
Federal Recapture Tax Notice - Understanding Tax - 050-0597	VA Eligibility Certificate - or - Automated Certificate of Eligibility				
J Federal Recapture Tax Notice - Method to Compute (LEAN Only)	Military Form DD214 Separation Documents (Honorable Discharge)				
IRS Form 4506-C - Copy (completed & signed for each Borrower)	Ħ				
5 Borrower Eligibility Certificate - 014-1107	Ħ				
DAP - Application for Downpayment & Closing Costs - DAPappcc	Homeownership Counseling				
DAP - Borrower's Certificate - DAP 95-05	Pre-Closing Homebuyer Education Certificate (3Hr)				
Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)	Pre-Purchase Homebuyer Education Certificate (8Hr)				
Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification	15 Online Homebuyer Education (e-Home America) Certificate				
Police Statement of Eligibility - 031-027	16 Financial Fitness Certificate				
Teacher Statement of Eligibility - 031-030	17 Landlord Certificate (if multifamily)				
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				
Assignment of Mortgage To: Connecticut Housing Finance	Original/Final Documents Mailed To: AmeriNat				
Authority - 999 West Street - Rocky Hill, CT 06067	Attn: Wanda Attig - 217 S. Newton Ave. Albert Lea, MN 56007 New Construction Exhibits (if applicable)				
Commitment Letter - (CHFA) Fully Executed	Is New Construction Exhibits (II applicable) UCDP - Submission Summary Report				
 CHFA DAP (subordinate financing) Copy Executed Commitment Letter Only Other Subordinate Financing - Copy Second Mortgage Note & Deed 	 Private Mtg Insurance Certificate Private Mtg Insurance Cancellation Disclosures - Assigned to AmeriNat 				
Flood Life of Loan Determination Certificate - Transferred to AmeriNat					
Flood Insurance Policy (if applicable) List CHFA C/O AmeriNat as Mortgagee	 Servicing Transfer Discl "Goodbye Letter" Borrower notified of AmeriNat Original Note (First Mtg) - Endorsed to CHFA 				
Hazard Ins. Policy/Binder - List CHFA C/O AmeriNat as Mortgagee					
	21 Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)				
B Hazard Ins Condo Master Insurance Policy (if applicable)	22 Tax-Exempt Financing Rider - CHFA Form 053-1199				
Hazard Ins Condo "Walls In" Binder - H-06 policy (if applicable)	23 Immigration & Naturalization Services (INS) Card - Copy Immigration & Naturalization Services (INS) Card - Copy				
10 Title Ins. Policy - Final with Chain of Title & Property Tax Info.	Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. et				
Engineers Certification of foundation, required on Manufactured Homes	Borrower Signature Affidavit 014-0718				
¹² Engineers Certification of Foundation, required on Manufactured Homes 13 Copy - Deactived Title for Manuf. Home showing Prop. as Real Property	Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sh				
Well, Septic Inspections (if applicable)	 Loan Estimate (LE) Revised - Change of Circumstance Form (if applicabl W9 Forms for all borrowers 				
FHA, VA, USDA-RD S					
FHA Documents (if applicable)					
1 HUD 92900A - Addendum to Initial Loan Application	FHA Amendatory Clause/ RE Certification - signed & dated by all parties				
FHA Connection Case # Assignment	HUD 92800.5B - Conditional Commitment Stmnt of Appraised Value				
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V VA Documer	ts (if applicable)				
Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application	3 Notice of Value (NOV) or Master Certificate of Eligibility				
2 VA Form 26-1866 Certif. of Commitment - if prior apprvd, must be unexpire					
USDA-RD Docur	USDA-RD Documents (if applicable)				
Form 1980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid	Form 3555-17 Loan Note Guarantee				
² Form 3555-11 Guaranteed Rural Housing Lender Record Change	Form 3555-21 Request for S/Fam Housing Loan Guarantee				
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)					
2	4				
	2 Form #009-1108B Gov - AM Rev 2				