**CHFA - LOAN FILE SUBMISSION FORM**

**SERVICER:** AMERNAT - 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 - 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

### LENDER / SELLER CONTACT INFORMATION

<table>
<thead>
<tr>
<th>File Contact Name &amp; Title</th>
<th>Telephone &amp; Ext.</th>
<th>Contacts Email Address</th>
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### BORROWER INFORMATION

<table>
<thead>
<tr>
<th>CHFA Loan #</th>
<th>Lender Loan #</th>
<th>Primary Borrower Name (Last, First)</th>
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### CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE

- **Commitment / Loan Exceptions / Transmittal**
  - File Submission Checklist - CHFA Form 009-1108 - AM
  - USDA RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee
  - Other Subordinate Financing - Initial Financing Approval Document
  - HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)
  - Loan Exception Documentation
  - VA Form 26-6393 Loan Analysis (signed by UW & dated)
  - Final Transmittal Summary (1003) signed by Mtg Loan Originator

### First Mortgage Loan Approval & Application

<table>
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<tr>
<th>AUS Findings - Final version (DU, LPA, GUS)</th>
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</table>

### Credit & Fraud Checks

- Credit Supplements (if applicable)
- Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)
- Bankruptcy Report / Discharge (if applicable)
- Letter addressing Adverse Credit and/or Discrepancies - signed & dated

### Income / Employment - (Most Recent Documentation on Top)

- Academic Student Transcript - for full-time student (or pay stub)
- IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
- Fed. Tax Return-Personal Signed 3 most recent - 1 yr if targeted area - all schedules
- Fed. Tax Return-Business Signed 3 most recent - 2 yrs if targeted area - all schedules
- Income Letter(s) of Explanation (if applicable)

### Assets - (Most Recent Documentation on Top)

- Asset Statements (Bank name & ownership) min 1 mnth within 30 day period
- Any Additional Supporting Asset Documentation (if applicable)

### Property / Appraisal

- Appraisal Report (include Color Photos, Street View, Comparables)
- Escrow Holdback Agreement (if applicable)
- Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)
- HUD 92700 - Maximum Mtg Worksheet
- HUD Consultant Report (if applicable)
- Work Estimates - Fully Executed - Copy
- Contractor Licenses - Copy
- Contractor Liability Insurance - Copy

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**203(K) Rehabilitation Loans**

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**Form #009-1108B Gov - AM Rev 2-16-23**
### AmeriNat Government Mtg - Continued

#### CHFA REQUIRED DOCUMENTS (if applicable)
- 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)
- IRS Form 4506-C - Copy (completed & signed for each Borrower)
- Borrower Eligibility Certificate - 014-1107 Rev. 6-15-22
- Down Payment Assistance Program/s Worksheet - DAappcpc Rev 6-7-22
- DAP - Borrower's Certificate - DAP595-05 Rev. 6-14-22
- DAP - Applicant Notice - DAPdisci Eff. 5-23-22
- Time To Own - Borrower's Certificate - TT095-05 Eff. 6-14-22 (if applicable)
- Time To Own - Applicant Notice - TTDisc Eff. 6-7-22 (if applicable)
- Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)
- Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification

#### Homeownership Counseling
- Pre-Closing Homebuyer Education Certificate
- Pre-Purchase Homebuyer Education Certificate
- Online Homebuyer Education (FinalHome®) Certificate
- Financial Fitness Certificate
- Landlord Certificate (if 2 - 4 unit residence)

#### CHFA FINANCE DEPARTMENT - CLOSED LOAN DOCUMENTS

**AmeriNat**
- AmeriNat - Loan Information Sheet - Completed
- AmeriNat - Escrow Information Sheet - Completed

**Participating Lender Certification - (Original)**
- Mortgage Insurance Certificate (Copy) - (FHA, VA, USDA-RD, or PMI)

**Closing Documents - AmeriNat**
- Commitment Letter - (CHFA) Fully Executed
- CHFA (subordinate financing) Copy Executed Commitment Letter/s Only
- Other Subordinate Financing - Copy Second Mortgage Note & Deed
- Flood Life of Loan Determination Certificate - Transferred to AmeriNat
- Flood Insurance Policy (if applicable) List CHFA C/O AmeriNat as Mortgagee
- Hazard Ins. Policy/Binder - List CHFA C/O AmeriNat as Mortgagee
- Hazard Ins. - Condo Master Insurance Policy (if applicable)
- Hazard Ins. - Condo 'Walls In' Binder - H-06 policy (if applicable)
- Title Ins. Policy - Final with Chain of Title & Property Tax Info.
- Initial Escrow Account Disclosure
- Engineers Certification of foundation, required on Manufactured Homes
- Copy - Deactivated Title for Manuf. Home showing Prop. as Real Property
- Well, Septic Inspections (if applicable)
- New Construction Exhibits (if applicable)

**CHFA DOWN PAYMENT ASSISTANCE PROGRAM/s**

**Servicer = Capital For Change, Inc.** Refer To: CHFA Down Payment Assistance Program Servicing Guide Form DAP-AM-LNDR

**FHA, VA, USDA-RD SPECIFIC DOCUMENTS**

**FHA Documents (if applicable)**
- HUD 92900A - Addendum to Initial Loan Application
- FHA Connection Case # Assignment
- FHA Amendatory Clause/ RE Certification - signed & dated by all parties
- HUD 92800.5B - Conditional Commitment Stmt of Appraised Value

**VA Documents (if applicable)**
- Form 26-1802a / HUD Form 92900A - Addendum to Initial Ln Application
- Notice of Value (NOV) or Master Certificate of Eligibility
- VA Form 26-1866 - Certif. of Commitment - if prior apprvd, must be unexpired

**USDA-RD Documents (if applicable)**
- Form 9980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid
- Form 3555-11 Guaranteed Rural Housing Lender Record Change
- Form 3555-17 Loan Note Guarantee
- Form 3555-21 Request for S/Fam Housing Loan Guarantee

**Miscellaneous Documents (if applicable)**
- W9 Forms for all borrowers

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