



# CONNECTICUT HOUSING FINANCE AUTHORITY

*The Key To Affordable Housing*

## LENDER TRAINING FORMS

**2020**

# Income - Weekly Calculation Calendar

	S	M	T	W	T	F	S	Week #		S	M	T	W	T	F	S	Week #
<b>JAN</b>				1	2	3	4	1	<b>JUL</b>				1	2	3	4	27
	5	6	7	8	9	10	11	2		5	6	7	8	9	10	11	28
	12	13	14	15	16	17	18	3		12	13	14	15	16	17	18	29
	19	20	21	22	23	24	25	4		19	20	21	22	23	24	25	30
	26	27	28	29	30	31		5		26	27	28	29	30	31		31
<b>FEB</b>							1	5	<b>AUG</b>							1	31
	2	3	4	5	6	7	8	6		2	3	4	5	6	7	8	32
	9	10	11	12	13	14	15	7		9	10	11	12	13	14	15	33
	16	17	18	19	20	21	22	8		16	17	18	19	20	21	22	34
	23	24	25	26	27	28	29	9		23	24	25	26	27	28	29	35
										30	31						36
<b>MAR</b>	1	2	3	4	5	6	7	10	<b>SEP</b>			1	2	3	4	5	36
	8	9	10	11	12	13	14	11		6	7	8	9	10	11	12	37
	15	16	17	18	19	20	21	12		13	14	15	16	17	18	19	38
	22	23	24	25	26	27	28	13		20	21	22	23	24	25	26	39
	29	30	31					14		27	28	29	30				40
<b>APR</b>				1	2	3	4	14	<b>OCT</b>					1	2	3	40
	5	6	7	8	9	10	11	15		4	5	6	7	8	9	10	41
	12	13	14	15	16	17	18	16		11	12	13	14	15	16	17	42
	19	20	21	22	23	24	25	17		18	19	20	21	22	23	24	43
	26	27	28	29	30			18		25	26	27	28	29	30	31	44
<b>MAY</b>						1	2	18	<b>NOV</b>	1	2	3	4	5	6	7	45
	3	4	5	6	7	8	9	19		8	9	10	11	12	13	14	46
	10	11	12	13	14	15	16	20		15	16	17	18	19	20	21	47
	17	18	19	20	21	22	23	21		22	23	24	25	26	27	28	48
	24	25	26	27	28	29	30	22		29	30						49
	31							23									
<b>JUN</b>		1	2	3	4	5	6	23	<b>DEC</b>			1	2	3	4	5	49
	7	8	9	10	11	12	13	24		6	7	8	9	10	11	12	50
	14	15	16	17	18	19	20	25		13	14	15	16	17	18	19	51
	21	22	23	24	25	26	27	26		20	21	22	23	24	25	26	52
	28	29	30					27		27	28	29	30	31			1

# **INCOME ANALYSIS WORKSHEET**

**Acct #:** \_\_\_\_\_

**Rate:** \_\_\_\_\_ **Completed By:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Borrower:** \_\_\_\_\_

<b>PAYSTUB:</b>		Gross Pay:	_____ x _____	÷ 12 mnths	= _____
*Pay Period Ending Date ____/____/____		Year-to-Date:	_____ ÷ _____	x 52 ÷ 12 mnths	= _____
			(# weeks)		(limit)
	_____ (Year)	W2	_____	÷ 12 mnths	= _____
	_____ (Year)	W2	_____	÷ 12 mnths	= _____
<b>AMOUNT USED</b>					

**Co-Borrower:** \_\_\_\_\_

<b>PAYSTUB:</b>		Gross Pay:	_____ x _____	÷ 12 mnths	= _____
*Pay Period Ending Date ____/____/____		Year-to-Date:	_____ ÷ _____	x 52 ÷ 12 mnths	= _____
			(# weeks)		(limit)
	_____ (Year)	W2	_____	÷ 12 mnths	= _____
	_____ (Year)	W2	_____	÷ 12 mnths	= _____
<b>AMOUNT USED</b>					

**Borrower(s) Other Income:**

(B/CB)	(Description)	(Monthly Amt.)	x	(factor)	=	
_____	_____	_____		_____		_____
(B/CB)	(Description)	(Monthly Amt.)	x	(factor)	=	
_____	_____	_____		_____		_____
(B/CB)	(Description)	(Monthly Amt.)	x	(factor)	=	
_____	_____	_____		_____		_____
(B/CB)	(Description)	(Monthly Amt.)	x	(factor)	=	
_____	_____	_____		_____		_____

**Comments:**

**Qualifying Calculations:**

*Pay Period Ending ____/____/____ is week ____	Repayment = \$ _____ / \$ _____
Income Limit:	Income Limits = \$ _____ / \$ _____

**The Home of Your Own - Homeownership - Reverse Annuity Mortgage Programs use "Statewide" Income Limits: \$100,400 (1 or 2 persons) \$115,460 (3 or more persons)**

**All other Programs use "Town" Income Limits as shown with the exception of loans with CHFA DAP and HFA Preferred™ loans in Targeted Areas**

**Targeted Area Income limits are not waived for HFA Preferred™ (See FNMA "AMI Limits") or CHFA Conv. AMI Loan Program (CALP) or HFA Advantage® Program**

"Town" Income Limits			HOUSEHOLD SIZE			"Town" Income Limits			HOUSEHOLD SIZE			"Town" Income Limits			HOUSEHOLD SIZE		
Fairfield County			1 or 2	3 or more		Litchfield County, cont.			1 or 2	3 or more		New Haven County, cont.			1 or 2	3 or more	
Bethel	129,720	149,180				Goshen	100,900	116,035				Prospect	100,900	116,035			
<b>Bridgeport *All Areas</b>	<b>123,120</b>	<b>143,640</b>				Harwinton	100,900	116,035				Seymour	104,900	120,635			
Brookfield	129,720	149,180				Kent	100,900	116,035				Southbury	100,900	116,035			
<b>Danbury</b>	<b>129,720</b>	<b>149,180</b>				Litchfield	100,900	116,035				Wallingford	100,900	116,035			
<b>*Targeted Areas</b>	<b>135,960</b>	<b>158,620</b>				Morris	100,900	116,035				<b>Waterbury * All Areas</b>	<b>121,080</b>	<b>141,260</b>			
Darien	144,300	165,945				New Hartford, New Milford	100,900	116,035				West Haven	100,900	116,035			
Easton	123,120	143,640				Norfolk, North Canaan	100,900	116,035				Wolcott, Woodbridge	100,900	116,035			
Fairfield	123,120	143,640				Plymouth	100,900	116,035									
Greenwich	144,300	165,945				Roxbury	100,900	116,035				<b>New London County</b>			<b>1 or 2</b>	<b>3 or more</b>	
Monroe	123,120	143,640				Salisbury, Sharon	100,900	116,035				Bozrah	100,900	116,035			
New Canaan	144,300	165,945				Thornston	100,900	116,035				Colchester	112,400	129,260			
New Fairfield, Newtown	129,720	149,180				<b>Torrington</b>	<b>100,900</b>	<b>116,035</b>				East Lyme	100,900	116,035			
<b>Norwalk</b>	<b>144,300</b>	<b>165,945</b>				<b>*Targeted Areas</b>	<b>121,080</b>	<b>141,260</b>				Franklin	100,900	116,035			
<b>*Targeted areas</b>	<b>173,160</b>	<b>202,020</b>				Warren	100,900	116,035				Griswold	100,900	116,035			
Redding, Ridgefield	129,720	149,180				Washington, Watertown	100,900	116,035				<b>Groton</b>	<b>100,900</b>	<b>116,035</b>			
Shelton	123,120	143,640				Winchester, Woodbury	100,900	116,035				<b>*Targeted Areas</b>	<b>121,080</b>	<b>141,260</b>			
Sherman	129,720	149,180										Lebanon	112,400	129,260			
<b>Stamford</b>	<b>144,300</b>	<b>165,945</b>				<b>Middlesex County</b>			<b>1 or 2</b>	<b>3 or more</b>		Ledyard, Lisbon, Lyme	100,900	116,035			
<b>*Targeted Areas</b>	<b>173,160</b>	<b>202,020</b>				Chester	100,900	116,035				Montville	100,900	116,035			
Stratford	123,120	143,640				Clinton	110,900	127,535				<b>New London *All Areas</b>	<b>121,080</b>	<b>141,260</b>			
Trumbull	123,120	143,640				Cromwell	100,900	116,035				North Stonington	100,900	116,035			
Weston, Westport, Wilton	144,300	165,945				Deep River	110,900	127,535				<b>Norwich</b>	<b>100,900</b>	<b>116,035</b>			
						Durham	100,900	116,035				<b>*Targeted Areas</b>	<b>121,080</b>	<b>141,260</b>			
						East Haddam, East Hampton	100,900	116,035				Old Lyme	100,900	116,035			
						Essex	110,900	127,535				Preston	100,900	116,035			
						Haddam	100,900	116,035				Salem, Sprague, Stonington	100,900	116,035			
						Killingworth	110,900	127,535				Voluntown	100,900	116,035			
						Middlefield	100,900	116,035				Waterford	100,900	116,035			
						<b>Middletown</b>	<b>100,900</b>	<b>116,035</b>									
						<b>*Targeted Areas</b>	<b>121,080</b>	<b>141,260</b>				<b>Tolland County</b>			<b>1 or 2</b>	<b>3 or more</b>	
						Old Saybrook	110,900	127,535				Andover	100,900	116,035			
						Portland	100,900	116,035				Bolton	100,900	116,035			
						Westbrook	110,900	127,535				Columbia, Coventry	100,900	116,035			
												Ellington	100,900	116,035			
						<b>New Haven County</b>			<b>1 or 2</b>	<b>3 or more</b>		Hebron	100,900	116,035			
						Ansonia	104,900	120,635				<b>Mansfield</b>	<b>100,900</b>	<b>116,035</b>			
						<b>*Targeted Areas</b>	<b>125,880</b>	<b>146,860</b>				<b>*Targeted Areas</b>	<b>121,080</b>	<b>141,260</b>			
						Beacon Falls	104,900	120,635				Somers, Stafford	100,900	116,035			
						Bethany	100,900	116,035				Tolland	100,900	116,035			
						Branford	100,900	116,035				Union	100,900	116,035			
						Cheshire	100,900	116,035				Vernon	100,900	116,035			
						<b>Derby</b>	<b>104,900</b>	<b>120,635</b>				Willington	100,900	116,035			
						<b>*Targeted Areas</b>	<b>125,880</b>	<b>146,860</b>									
						East Haven	100,900	116,035				<b>Windham County</b>			<b>1 or 2</b>	<b>3 or more</b>	
						Guilford	100,900	116,035				Ashford	100,900	116,035			
						Hamden	100,900	116,035				Brooklyn	100,900	116,035			
						Madison	100,900	116,035				Canterbury, Chaplin	100,900	116,035			
						<b>Meriden</b>	<b>100,900</b>	<b>116,035</b>				Eastford	100,900	116,035			
						<b>*Targeted Areas</b>	<b>121,080</b>	<b>141,260</b>				Hampton	100,900	116,035			
						Middlebury	100,900	116,035				Killingly	100,900	116,035			
						Milford	104,900	120,635				Plainfield, Pomfret, Putnam	100,900	116,035			
						Naugatuck	100,900	116,035				Scotland, Sterling	100,900	116,035			
						<b>New Haven</b>	<b>100,900</b>	<b>116,035</b>				Thompson	100,900	116,035			
						<b>*Targeted Areas</b>	<b>121,080</b>	<b>141,260</b>				<b>Windham</b>	<b>100,900</b>	<b>116,035</b>			
						North Branford, North Haven	100,900	116,035				<b>*Targeted Areas</b>	<b>121,080</b>	<b>141,260</b>			
						Orange	100,900	116,035				Woodstock	100,900	116,035			
						Oxford	104,900	120,635									

#### \*TARGETED AREA - CENSUS TRACTS

Targeted areas are denoted with an (\*). If the property being purchased is located in a Targeted Area, please note that in these areas, only your income can be higher than what is listed, providing you do not request down payment assistance from CHFA.

Ansonia	1252, 1253, 1254	Middletown	5411, 5415, 5416, 5417
Bridgeport	ALL CENSUS TRACTS	New Britain	4153, 4155, 4156, 4157, 4158, 4159, 4160, 4161, 4162, 4163, 4166, 4171
Danbury	2101, 2102, 2107.01, 2107.02	New Haven	ALL CENSUS TRACTS EXCEPT FOR 3614.02
Derby	1202	New London	ALL CENSUS TRACTS
East Hartford	5104, 5106, 5113	Norwalk	0434, 0437, 0438, 0440, 0441, 0442, 0444, 0445
Groton	7025, 9800	Norwich	6964, 6967, 6968
Hartford	ALL CENSUS TRACTS EXCEPT FOR 5245.02	Stamford	0201, 0214, 0215, 0216, 0217, 0221, 0222, 0223
Manchester	5147	Torrington	3101, 3102, 3103, 3108.01, 3108.03, 3108.04
Mansfield	8812	Waterbury	ALL CENSUS TRACTS
Meriden	1701, 1702, 1703, 1709, 1710, 1714	Windham	8003, 8006

# Connecticut Housing Finance Authority - SALES PRICE LIMITS



EFFECTIVE: APRIL 23, 2020

Fairfield County	Existing	New	Litchfield County, cont.	Existing	New	New Haven County, cont.	Existing	New
Bethel	534,080	534,080	Goshen	317,590	317,590	Prospect	294,600	294,600
Bridgeport * All Areas	<b>652,765</b>	<b>652,765</b>	Harwinton	317,590	317,590	Seymour	294,600	294,600
Brookfield	534,080	534,080	Kent	317,590	317,590	Southbury	294,600	294,600
Danbury	534,080	534,080	Litchfield	317,590	317,590	Wallingford	294,600	294,600
*Targeted Areas	<b>652,765</b>	<b>652,765</b>	Morris	317,590	317,590	Waterbury * All Areas	<b>360,065</b>	<b>360,065</b>
Darien	534,080	534,080	New Hartford, New Milford	317,590	317,590	West Haven	294,600	294,600
Easton	534,080	534,080	Norfolk, North Canaan	317,590	317,590	Wolcott, Woodbridge	294,600	294,600
Fairfield	534,080	534,080	Plymouth	317,590	317,590			
Greenwich	534,080	534,080	Roxbury	317,590	317,590			
Monroe	534,080	534,080	Salisbury, Sharon	317,590	317,590			
New Canaan	534,080	534,080	Thomaston	317,590	317,590			
New Fairfield, Newtown	534,080	534,080	Torrington	317,590	317,590			
Norwalk	534,080	534,080	*Targeted Areas	<b>388,165</b>	<b>388,165</b>			
*Targeted areas	<b>652,765</b>	<b>652,765</b>	Warren	317,590	317,590			
Redding, Ridgefield	534,080	534,080	Washington, Watertown	317,590	317,590			
Shelton	534,080	534,080	Winchester, Woodbury	317,590	317,590			
Sherman	534,080	534,080						
Stamford	534,080	534,080						
*Targeted Areas	<b>652,765</b>	<b>652,765</b>						
Stratford	534,080	534,080						
Trumbull	534,080	534,080						
Weston, Westport, Wilton	534,080	534,080						
Hartford County	Existing	New	Middlesex County	Existing	New	New London County	Existing	New
Avon	313,505	313,505	Chester	313,505	313,505	Bozrah	294,600	294,600
Berlin, Bloomfield	313,505	313,505	Clinton	313,505	313,505	Colchester	294,600	294,600
Bristol, Burlington	313,505	313,505	Cromwell	313,505	313,505	East Lyme	294,600	294,600
Canton	313,505	313,505	Deep River	313,505	313,505	Franklin	294,600	294,600
East Granby	313,505	313,505	Durham	313,505	313,505	Griswold	294,600	294,600
East Hartford	313,505	313,505	East Haddam, East Hampton	313,505	313,505	Groton	294,600	294,600
*Targeted Areas	<b>383,170</b>	<b>383,170</b>	Essex	313,505	313,505	*Targeted Areas	<b>360,065</b>	<b>360,065</b>
East Windsor, Enfield	313,505	313,505	Haddam	313,505	313,505	Lebanon	294,600	294,600
Farmington	313,505	313,505	Killingworth	313,505	313,505	Ledyard, Lisbon, Lyme	294,600	294,600
Glastonbury, Granby	313,505	313,505	Middlefield	313,505	313,505	Montville	294,600	294,600
Hartford	313,505	313,505	Middletown	313,505	313,505	New London * All Areas	<b>360,065</b>	<b>360,065</b>
*Targeted Areas	<b>383,170</b>	<b>383,170</b>	*Targeted Areas	<b>383,170</b>	<b>383,170</b>	North Stonington	294,600	294,600
Hartland	313,505	313,505	Old Saybrook	313,505	313,505	Norwich	294,600	294,600
Manchester	313,505	313,505	Portland	313,505	313,505	*Targeted Areas	<b>360,065</b>	<b>360,065</b>
*Targeted Areas	<b>383,170</b>	<b>383,170</b>	Westbrook	313,505	313,505	Old Lyme	294,600	294,600
Marlborough	313,505	313,505				Preston	294,600	294,600
New Britain	313,505	313,505				Salem, Sprague, Stonington	294,600	294,600
*Targeted Areas	<b>383,170</b>	<b>383,170</b>				Voluntown	294,600	294,600
Newington	313,505	313,505				Waterford	294,600	294,600
Plainville	313,505	313,505						
Rocky Hill	313,505	313,505						
Simsbury, Southington	313,505	313,505						
South Windsor, Suffield	313,505	313,505						
West Hartford, Wethersfield	313,505	313,505						
Windsor, Windsor Locks	313,505	313,505						
Litchfield County	Existing	New	New Haven County	Existing	New	Tolland County	Existing	New
Barkhamsted	317,590	317,590	Ansonia	294,600	294,600	Andover	313,505	313,505
Bethlehem	317,590	317,590	*Targeted Areas	<b>360,065</b>	<b>360,065</b>	Bolton	313,505	313,505
Bridgewater	317,590	317,590	Beacon Falls	294,600	294,600	Columbia, Coventry	313,505	313,505
Canaan	317,590	317,590	Bethany	294,600	294,600	Ellington	313,505	313,505
Colebrook, Cornwall	317,590	317,590	Branford	294,600	294,600	Hebron	313,505	313,505
			Cheshire	294,600	294,600	Mansfield	313,505	313,505
			Derby	294,600	294,600	*Targeted Areas	<b>383,170</b>	<b>383,170</b>
			*Targeted Areas	<b>360,065</b>	<b>360,065</b>	Somers, Stafford	313,505	313,505
			East Haven	294,600	294,600	Tolland	313,505	313,505
			Guilford	294,600	294,600	Union	313,505	313,505
			Hamden	294,600	294,600	Vernon	313,505	313,505
			Madison	294,600	294,600	Willington	313,505	313,505
			Meriden	294,600	294,600			
			*Targeted Areas	<b>360,065</b>	<b>360,065</b>			
			Middlebury	294,600	294,600			
			Millford	294,600	294,600			
			Naugatuck	294,600	294,600			
			New Haven	294,600	294,600			
			*Targeted Areas	<b>360,065</b>	<b>360,065</b>			
			North Branford, North Haven	294,600	294,600			
			Orange	294,600	294,600			
			Oxford	294,600	294,600			

## \*TARGETED AREA - CENSUS TRACTS

Targeted areas are denoted with an (\*). If the property being purchased is located in a Targeted Area, please note that in these areas, only your income can be higher than what is listed, providing you do not request down payment assistance from CHFA.

Ansonia	1252, 1253, 1254	Middletown	5411, 5415, 5416, 5417
Bridgeport	ALL CENSUS TRACTS	New Britain	4153, 4155, 4156, 4157, 4158, 4159, 4160, 4161, 4162, 4163, 4166, 4171
Danbury	2101, 2102, 2107.01, 2107.02	New Haven	ALL CENSUS TRACTS EXCEPT FOR 3614.02
Derby	1202	New London	ALL CENSUS TRACTS
East Hartford	5104, 5106, 5113	Norwalk	0434, 0437, 0438, 0440, 0441, 0442, 0444, 0445
Groton	7025, 9800	Norwich	6964, 6967, 6968
Hartford	ALL CENSUS TRACTS EXCEPT FOR 5245.02	Stamford	0201, 0214, 0215, 0216, 0217, 0221, 0222, 0223
Manchester	5147	Torrington	3101, 3102, 3103, 3108.01, 3108.03, 3108.04
Mansfield	8812	Waterbury	ALL CENSUS TRACTS
Meriden	1701, 1702, 1703, 1709, 1710, 1714	Windham	8003, 8006

**2018**

# Income - Weekly Calculation Calendar

	S	M	T	W	T	F	S	Week #		S	M	T	W	T	F	S	Week #
<b>JAN</b>		1	2	3	4	5	6	<b>1</b>	<b>JUL</b>	1	2	3	4	5	6	7	<b>27</b>
	7	8	9	10	11	12	13	<b>2</b>		8	9	10	11	12	13	14	<b>28</b>
	14	15	16	17	18	19	20	<b>3</b>		15	16	17	18	19	20	21	<b>29</b>
	21	22	23	24	25	26	27	<b>4</b>		22	23	24	25	26	27	28	<b>30</b>
	28	29	30	31				<b>5</b>		29	30	31					<b>31</b>
<b>FEB</b>					1	2	3	<b>5</b>	<b>AUG</b>				1	2	3	4	<b>31</b>
	4	5	6	7	8	9	10	<b>6</b>		5	6	7	8	9	10	11	<b>32</b>
	11	12	13	14	15	16	17	<b>7</b>		12	13	14	15	16	17	18	<b>33</b>
	18	19	20	21	22	23	24	<b>8</b>		19	20	21	22	23	24	25	<b>34</b>
	25	26	27	28				<b>9</b>		26	27	28	29	30	31		<b>35</b>
<b>MAR</b>					1	2	3	<b>9</b>	<b>SEP</b>							1	<b>35</b>
	4	5	6	7	8	9	10	<b>10</b>		2	3	4	5	6	7	8	<b>36</b>
	11	12	13	14	15	16	17	<b>11</b>		9	10	11	12	13	14	15	<b>37</b>
	18	19	20	21	22	23	24	<b>12</b>		16	17	18	19	20	21	22	<b>38</b>
	25	26	27	28	29	30	31	<b>13</b>		23	24	25	26	27	28	29	<b>39</b>
<b>APR</b>	1	2	3	4	5	6	7	<b>14</b>	<b>OCT</b>	30	1	2	3	4	5	6	<b>40</b>
	8	9	10	11	12	13	14	<b>15</b>		7	8	9	10	11	12	13	<b>41</b>
	15	16	17	18	19	20	21	<b>16</b>		14	15	16	17	18	19	20	<b>42</b>
	22	23	24	25	26	27	28	<b>17</b>		21	22	23	24	25	26	27	<b>43</b>
	29	30						<b>18</b>		28	29	30	31				<b>44</b>
									<b>NOV</b>					1	2	3	<b>44</b>
<b>MAY</b>			1	2	3	4	5	<b>18</b>		4	5	6	7	8	9	10	<b>45</b>
	6	7	8	9	10	11	12	<b>19</b>		11	12	13	14	15	16	17	<b>46</b>
	13	14	15	16	17	18	19	<b>20</b>		18	19	20	21	22	23	24	<b>47</b>
	20	21	22	23	24	25	26	<b>21</b>		25	26	27	28	29	30		<b>48</b>
	27	28	29	30	31			<b>22</b>	<b>DEC</b>							1	<b>48</b>
<b>JUN</b>						1	2	<b>22</b>		2	3	4	5	6	7	8	<b>49</b>
	3	4	5	6	7	8	9	<b>23</b>		9	10	11	12	13	14	15	<b>50</b>
	10	11	12	13	14	15	16	<b>24</b>		16	17	18	19	20	21	22	<b>51</b>
	17	18	19	20	21	22	23	<b>25</b>		23	24	25	26	27	28	29	<b>52</b>
	24	25	26	27	28	29	30	<b>26</b>		30	31						<b>1</b>



# INCOME ANALYSIS WORKSHEET

Acct #: 0000000Rate: 0.000%Completed By: Underwriter's NameDate: MM/DD/YYYYBorrower: Anita Mortgage
*(Example = \$20.hr x 40hrs x 52wks / 12mths = \$3,466.67 mth)*

PAYSTUB:

 \*Pay Period  
Ending Date  
8/25/18

Gross Pay:	<u>\$800.</u> wk	x	<u>52</u> wks	÷ 12 mths	=	<u>\$3,466.67</u> mth
Year-to-Date:	<u>\$61,640.</u>	÷	<u>34</u> (# weeks)	x 52 ÷ 12 mths	=	<u>\$7,856.07</u> mth (limit)
<u>2017</u> (Year)	W2 <u>\$84,696.</u> yr			÷ 12 mths	=	<u>\$7,058.00</u> mth
<u>2016</u> (Year)	W2 <u>\$81,472.</u> yr			÷ 12 mths	=	<u>\$6,789.33</u> mth

 AMOUNT USED \$3,466.67 mth

Co-Borrower: \_\_\_\_\_

PAYSTUB:

 \*Pay Period  
Ending Date  
\_\_\_/\_\_\_/\_\_\_

Gross Pay:	_____	x	_____	÷ 12 mths	=	_____
Year-to-Date:	_____	÷	_____	x 52 ÷ 12 mths	=	_____
			( # weeks )			(limit)
_____	W2 _____			÷ 12 mths	=	_____
_____	W2 _____			÷ 12 mths	=	_____

 AMOUNT USED  

Borrower(s) Other Income:

<u>B</u> (B/CB)	<u>2017 interest income (same as 2016)</u> (Description)	annual amount =	x	<u>\$120</u> (factor)	=	<u>limits only annual</u>
_____	_____	_____	x	_____	=	_____
_____	_____	_____	x	_____	=	_____
_____	_____	_____	x	_____	=	_____

**Comments:****Qualifying Calculations:**\*Pay Period Ending 8/25/18 is week 34Repayment = \$3,466.67 / \$41,600.04Income Limit: \$96,800.Income Limits = \$7,856.07 / \$94,272.84+ 120.00 = 94,392.84 limits

# Request for Verification of Employment

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

**Instructions:** **Lender** — Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.  
**Employer** — Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2.  
 The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

## Part I — Request

1. To (Name and address of employer) Mike's Mechanicals 100 Main Street Anytown, CT 06000	2. From (Name and address of lender) CHFA Approved Lender 102 Main Street Anytown, CT 06000
--	--

I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender <i>Patty Processor</i>	4. Title Loan Processor	5. Date 08/10/2018	6. Lender's Number (Optional)
--	----------------------------	-----------------------	-------------------------------

I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number) Anita Mortgage 200 CHFA Lane, Rocky Hill, CT 06067	8. Signature of Applicant <i>Anita Mortgage</i>
--	--

## Part II — Verification of Present Employment

9. Applicant's Date of Employment 02/02/2012	10. Present Position Assembler	11. Probability of Continued Employment Good
---	-----------------------------------	---

12A. Current Gross Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input checked="" type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) \$ 20.00 <input type="checkbox"/> Weekly				13. For Military Personnel Only Pay Grade Type Monthly Amount Base Pay \$		14. If Overtime or Bonus is Applicable, Is Its Continuance Likely? Overtime <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
12B. Gross Earnings				15. If paid hourly — average hours per week 62		
Type	Year To Date	Past Year 2017	Past Year 2016	Rations	\$	16. Date of applicant's next pay increase TBD
Base Pay	Thru 8/25/18 \$ 27,200.00	\$ 39,520.00	\$ 37,440.00	Flight or Hazard	\$	
Overtime	\$ 22,440.00	\$ 33,176.00	\$ 32,032.00	Clothing	\$	
Commissions	\$	\$	\$	Quarters	\$	
Bonus	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	Pro Pay	\$	
Total	\$ 61,640.00	\$ 84,696.00	\$ 81,472.00	Overseas or Combat	\$	17. Projected amount of next pay increase TBD
				Variable Housing Allowance	\$	
						18. Date of applicant's last pay increase 01/2018
						19. Amount of last pay increase \$1.00 /hr

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

**\*\*Bonus is paid only once per year in January. If needed, Bonus can be removed from annualized income and added to total yearly amount for limits. Borrower is guaranteed 22 hours per week in overtime earnings. If overtime is used for repayment and there is DAP, max 20 hours allowed.**

## Part III — Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week) Base _____ Overtime _____ Commissions _____ Bonus _____
22. Date Terminated	
24. Reason for Leaving	25. Position Held

**Part IV — Authorized Signature** - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

26. Signature of Employer <i>Matthew Manager</i>	27. Title (Please print or type) Human Resources Manager	28. Date 08/27/2018
29. Print or type name signed in Item 26 Matthew Manager	30. Phone No. 860-555-5555	



Mike's Mechanicals  
100 Main Street  
Anytown, CT 06000

Advice Date  
09/01/2018

Advice No. 2345

Advice Amount: \$1,041.22

To The  
Account(s) Of

Anita Mortgage  
200 CHFA Lane  
Rocky Hill, CT 06067

DIRECT DEPOSIT DESCRIPTION			
Account Type	Bank Name	Account Number	Deposit Amount
Checking	Anita's Bank	XXX2	\$941.22
Savings	Anita's Bank	XXX3	\$100.00
Total:			\$1,041.22
NON-NEGOTIABLE			
Pay Begin Date: 08/19/2018 Pay End Date: 08/25/2018 Advice Date: 09/01/2018			

	Employee ID: 12 Department: Assembly Location: Anytown Job Title: Assembler Pay Rate: \$20.00	TAX DATE:	Federal	CT State
		Material Status:	Single	CT Code F
		Allowance:	0	

HOURS AND EARNINGS					TAXES	
Description	Rate	Hours	Earnings	YTD Earnings	Description	Current
Regular Earnings	20.00	40	800.00	27,200.00	Fed Withholding	209.37
Overtime	30.00	22	660.00	22,440.00	Fed/MED/EE	21.17
Bonus				12,000.00	Fed OASDI/EE	90.52
					CT Withholding	72.72
Total:			1,460.00	61,640.00	Total	393.78
BEFORE-TAX DEDUCTIONS		AFTER-TAX DEDUCTIONS		LEAVE BALANCES AS OF: 08/25/2018		
Description		Description	Current	YTD	Description	Balance
					Sick	157.50
					Vacation	50.00
					Personal	13.50
Total:	CrUnCSE		25.00	850.00		
	Total:		25.00	850.00		
TOTAL GROSS					TOTAL DEDUCTIONS	NET PAY
\$1,460					418.78	1,041.22

Your first name and initial <b>Anita</b>		Last name <b>Mortgage</b>		Your social security number <b>1 2 3 4 5 6 7 8 9</b>	
If a joint return, spouse's first name and initial		Last name		Spouse's social security number	
Home address (number and street). If you have a P.O. box, see instructions. <b>200 CHFA Lane</b>				Apt. no.	▲ Make sure the SSN(s) above are correct.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). <b>Rocky Hill, CT 06067</b>					
Foreign country name		Foreign province/state/county		Foreign postal code	

**Income****Attach  
Form(s) W-2  
here.**Enclose, but do  
not attach, any  
payment.

<b>1</b>	Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2.	<b>1</b>	<b>84696</b>
<b>2</b>	<b>Taxable interest. If the total is over \$1,500, you cannot use Form 1040EZ.</b>	<b>2</b>	<b>120</b>
<b>3</b>	Unemployment compensation and Alaska Permanent Fund dividends (see instructions).	<b>3</b>	
<b>4</b>	Add lines 1, 2, and 3. This is your <b>adjusted gross income</b> .	<b>4</b>	<b>84816</b>
<b>5</b>	If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet on back. <input type="checkbox"/> <b>You</b> <input type="checkbox"/> <b>Spouse</b> If no one can claim you (or your spouse if a joint return), enter \$10,400 if <b>single</b> ; \$20,800 if <b>married filing jointly</b> . See back for explanation.	<b>5</b>	<b>10400</b>
<b>6</b>	Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your <b>taxable income</b> .	<b>6</b>	<b>74416</b>
<b>7</b>	Federal income tax withheld from Form(s) W-2 and 1099.	<b>7</b>	<b>10888</b>
<b>8a</b>	<b>Earned income credit (EIC)</b> (see instructions)	<b>8a</b>	
<b>b</b>	Nontaxable combat pay election. <b>8b</b>		
<b>9</b>	Add lines 7 and 8a. These are your <b>total payments and credits</b> .	<b>9</b>	<b>10888</b>
<b>10</b>	<b>Tax.</b> Use the amount on <b>line 6 above</b> to find your tax in the tax table in the instructions. Then, enter the tax from the table on this line.	<b>10</b>	<b>14345</b>
<b>11</b>	Health care: individual responsibility (see instructions) Full-year coverage <input type="checkbox"/>	<b>11</b>	
<b>12</b>	Add lines 10 and 11. This is your <b>total tax</b> .	<b>12</b>	<b>14345</b>
<b>13a</b>	If line 9 is larger than line 12, subtract line 12 from line 9. This is your <b>refund</b> . If Form 8888 is attached, check here <input type="checkbox"/>	<b>13a</b>	
<b>b</b>	Routing number <input type="text"/>	<b>c</b>	Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
<b>d</b>	Account number <input type="text"/>		
<b>14</b>	If line 12 is larger than line 9, subtract line 9 from line 12. This is the <b>amount you owe</b> . For details on how to pay, see instructions.	<b>14</b>	<b>3457</b>

**Third Party  
Designee**

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ **Yes**. Complete below. ☐ **No**

Designee's name	Phone no.	Personal identification number (PIN)
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Sign  
Here**Joint return? See  
instructions.Keep a copy for  
your records.

Under penalties of perjury, I declare that I have examined this return and, to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature <b>Anita Mortgage</b>	Date <b>4/15/18</b>	Your occupation <b>Assembly</b>	Daytime phone number <b>860-555-1212</b>
Spouse's signature. If a joint return, <b>both</b> must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.) <input type="text"/>

**Paid  
Preparer  
Use Only**

Print/Type preparer's name <b>self</b>	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
Firm's name	Firm's EIN		Phone no.	
Firm's address				

For the year Jan. 1–Dec. 31, 2016, or other tax year beginning

, 2016, ending

, 20

See separate instructions.

Your first name and initial

Last name

Your social security number

Anita

Mortgage

1 2 3 4 5 6 7 8 9

If a joint return, spouse's first name and initial

Last name

Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.

Apt. no.

▲ Make sure the SSN(s) above and on line 6c are correct.

200 CHFA Lane

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

Presidential Election Campaign

Rocky Hill, CT 06067

Foreign country name

Foreign province/state/county

Foreign postal code

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.

☐ You ☐ Spouse

Filing Status

1 ☐ Single

2 ☐ Married filing jointly (even if only one had income)

3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶

4 ☒ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶

5 ☐ Qualifying widow(er) with dependent child

Check only one box.

Exemptions

6a ☐ Yourself. If someone can claim you as a dependent, do not check box 6a . . . . .

b ☐ Spouse . . . . .

c Dependents:

(1) First name Last name

(2) Dependent's social security number

(3) Dependent's relationship to you

(4) ☒ if child under age 17 qualifying for child tax credit (see instructions)

If more than four dependents, see instructions and check here ▶ ☐

Minnie Mortgage

1 2 3 8 9 4 5 6 7

daughter

☒

d Total number of exemptions claimed . . . . .

Boxes checked on 6a and 6b

No. of children on 6c who:

• lived with you

• did not live with you due to divorce or separation (see instructions)

Dependents on 6c not entered above

Add numbers on lines above ▶

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2 . . . . .

8a Taxable interest. Attach Schedule B if required . . . . .

b Tax-exempt interest. Do not include on line 8a . . . . . 8b

9a Ordinary dividends. Attach Schedule B if required . . . . .

b Qualified dividends . . . . . 9b

10 Taxable refunds, credits, or offsets of state and local income taxes . . . . .

11 Alimony received . . . . .

12 Business income or (loss). Attach Schedule C or C-EZ . . . . .

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐

14 Other gains or (losses). Attach Form 4797 . . . . .

15a IRA distributions . . . . . 15a

b Taxable amount . . . . . 15b

16a Pensions and annuities . . . . . 16a

b Taxable amount . . . . . 16b

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E . . . . .

18 Farm income or (loss). Attach Schedule F . . . . .

19 Unemployment compensation . . . . .

20a Social security benefits . . . . . 20a

b Taxable amount . . . . . 20b

21 Other income. List type and amount . . . . .

22 Combine the amounts in the far right column for lines 7 through 21. This is your total income ▶

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Adjusted Gross Income

23 Educator expenses . . . . .

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ . . . . .

25 Health savings account deduction. Attach Form 8889 . . . . .

26 Moving expenses. Attach Form 3903 . . . . .

27 Deductible part of self-employment tax. Attach Schedule SE . . . . .

28 Self-employed SEP, SIMPLE, and qualified plans . . . . .

29 Self-employed health insurance deduction . . . . .

30 Penalty on early withdrawal of savings . . . . .

31a Alimony paid b Recipient's SSN ▶

32 IRA deduction . . . . .

33 Student loan interest deduction . . . . .

34 Tuition and fees. Attach Form 8917 . . . . .

35 Domestic production activities deduction. Attach Form 8903 . . . . .

36 Add lines 23 through 35 . . . . .

37 Subtract line 36 from line 22. This is your adjusted gross income ▶

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 11320B

Form 1040 (2016)

11

**Tax and Credits****Standard Deduction for—**

• People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.

• All others:  
Single or Married filing separately, \$6,300  
Married filing jointly or Qualifying widow(er), \$12,600  
Head of household, \$9,300

<b>38</b>	Amount from line 37 (adjusted gross income)	<b>38</b>	87,592
<b>39a</b>	Check <input type="checkbox"/> <b>You</b> were born before January 2, 1952, <input type="checkbox"/> <b>Blind.</b> <input type="checkbox"/> <b>Spouse</b> was born before January 2, 1952, <input type="checkbox"/> <b>Blind.</b> <b>Total boxes checked ▶ 39a</b> <input type="checkbox"/>		
<b>b</b>	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ <b>39b</b> <input type="checkbox"/>		
<b>40</b>	<b>Itemized deductions</b> (from Schedule A) or your <b>standard deduction</b> (see left margin)	<b>40</b>	9300
<b>41</b>	Subtract line 40 from line 38	<b>41</b>	78292
<b>42</b>	<b>Exemptions.</b> If line 38 is \$155,650 or less, multiply \$4,050 by the number on line 6d. Otherwise, see instructions	<b>42</b>	4050
<b>43</b>	<b>Taxable income.</b> Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	<b>43</b>	74242
<b>44</b>	<b>Tax</b> (see instructions). Check if any from: <b>a</b> <input type="checkbox"/> Form(s) 8814 <b>b</b> <input type="checkbox"/> Form 4972 <b>c</b> <input type="checkbox"/>	<b>44</b>	12854
<b>45</b>	<b>Alternative minimum tax</b> (see instructions). Attach Form 6251	<b>45</b>	
<b>46</b>	Excess advance premium tax credit repayment. Attach Form 8962	<b>46</b>	
<b>47</b>	Add lines 44, 45, and 46	<b>47</b>	12854
<b>48</b>	Foreign tax credit. Attach Form 1116 if required	<b>48</b>	
<b>49</b>	Credit for child and dependent care expenses. Attach Form 2441	<b>49</b>	
<b>50</b>	Education credits from Form 8863, line 19	<b>50</b>	
<b>51</b>	Retirement savings contributions credit. Attach Form 8880	<b>51</b>	
<b>52</b>	Child tax credit. Attach Schedule 8812, if required	<b>52</b>	
<b>53</b>	Residential energy credits. Attach Form 5695	<b>53</b>	
<b>54</b>	Other credits from Form: <b>a</b> <input type="checkbox"/> 3800 <b>b</b> <input type="checkbox"/> 8801 <b>c</b> <input type="checkbox"/>	<b>54</b>	
<b>55</b>	Add lines 48 through 54. These are your <b>total credits</b>	<b>55</b>	
<b>56</b>	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-	<b>56</b>	12854

**Other Taxes**

<b>57</b>	Self-employment tax. Attach Schedule SE	<b>57</b>	
<b>58</b>	Unreported social security and Medicare tax from Form: <b>a</b> <input type="checkbox"/> 4137 <b>b</b> <input type="checkbox"/> 8919	<b>58</b>	
<b>59</b>	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	<b>59</b>	
<b>60a</b>	Household employment taxes from Schedule H	<b>60a</b>	
<b>b</b>	First-time homebuyer credit repayment. Attach Form 5405 if required	<b>60b</b>	
<b>61</b>	Health care: individual responsibility (see instructions) Full-year coverage <input type="checkbox"/>	<b>61</b>	
<b>62</b>	Taxes from: <b>a</b> <input type="checkbox"/> Form 8959 <b>b</b> <input type="checkbox"/> Form 8960 <b>c</b> <input type="checkbox"/> Instructions; enter code(s)	<b>62</b>	
<b>63</b>	Add lines 56 through 62. This is your <b>total tax</b>	<b>63</b>	12854

**Payments**

If you have a qualifying child, attach Schedule EIC.

<b>64</b>	Federal income tax withheld from Forms W-2 and 1099	<b>64</b>	7270
<b>65</b>	2016 estimated tax payments and amount applied from 2015 return	<b>65</b>	
<b>66a</b>	<b>Earned income credit (EIC)</b>	<b>66a</b>	
<b>b</b>	Nontaxable combat pay election <b>66b</b>		
<b>67</b>	Additional child tax credit. Attach Schedule 8812	<b>67</b>	
<b>68</b>	American opportunity credit from Form 8863, line 8	<b>68</b>	
<b>69</b>	Net premium tax credit. Attach Form 8962	<b>69</b>	
<b>70</b>	Amount paid with request for extension to file	<b>70</b>	
<b>71</b>	Excess social security and tier 1 RRTA tax withheld	<b>71</b>	
<b>72</b>	Credit for federal tax on fuels. Attach Form 4136	<b>72</b>	
<b>73</b>	Credits from Form: <b>a</b> <input type="checkbox"/> 2439 <b>b</b> <input type="checkbox"/> Reserved <b>c</b> <input type="checkbox"/> 8885 <b>d</b> <input type="checkbox"/>	<b>73</b>	
<b>74</b>	Add lines 64, 65, 66a, and 67 through 73. These are your <b>total payments</b>	<b>74</b>	7270

**Refund**

Direct deposit? See instructions.

<b>75</b>	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you <b>overpaid</b>	<b>75</b>	
<b>76a</b>	Amount of line 75 you want <b>refunded to you</b> . If Form 8888 is attached, check here <input type="checkbox"/>	<b>76a</b>	
<b>b</b>	Routing number	<b>c</b> Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
<b>d</b>	Account number		

**Amount You Owe**

<b>77</b>	Amount of line 75 you want <b>applied to your 2017 estimated tax</b>	<b>77</b>	
<b>78</b>	<b>Amount you owe.</b> Subtract line 74 from line 63. For details on how to pay, see instructions	<b>78</b>	5584
<b>79</b>	Estimated tax penalty (see instructions)	<b>79</b>	

**Third Party Designee**

Do you want to allow another person to discuss this return with the IRS (see instructions)? <input type="checkbox"/> <b>Yes.</b> Complete below. <input type="checkbox"/> <b>No</b>	
Designee's name ▶	Phone no. ▶ Personal identification number (PIN) ▶

**Sign Here**

Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.	
Your signature <i>Anita Mortgage</i>	Date 4/15/17
Spouse's signature. If a joint return, <b>both</b> must sign.	Date
Your occupation Assembly	Daytime phone number 860-555-1212
Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

**Paid Preparer Use Only**

Print/Type preparer's name self	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
Firm's name ▶	Firm's EIN ▶			
Firm's address ▶	Phone no.			

For the year Jan. 1–Dec. 31, 2015, or other tax year beginning

, 2015, ending

, 20

See separate instructions.

Your first name and initial

Last name

Your social security number

Ahad A.

Mortgage

1 2 3 6 7 8 9 4 5

If a joint return, spouse's first name and initial

Last name

Spouse's social security number

Anita

Mortgage

1 2 3 4 5 6 7 8 9

Home address (number and street). If you have a P.O. box, see instructions.

Apt. no.

▲ Make sure the SSN(s) above and on line 6c are correct.

150 CHFA Lane

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

Presidential Election Campaign

Rocky Hill, CT 06067

Foreign country name

Foreign province/state/county

Foreign postal code

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.  
☐ You ☐ Spouse

## Filing Status

1 ☐ Single2 ☒ Married filing jointly (even if only one had income)3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶5 ☐ Qualifying widow(er) with dependent child

Check only one box.

## Exemptions

6a ☐ Yourself. If someone can claim you as a dependent, do not check box 6a . . . . .b ☐ Spouse . . . . .

c Dependents:

(1) First name Last name

(2) Dependent's social security number

(3) Dependent's relationship to you

(4) ☒ if child under age 17 qualifying for child tax credit (see instructions)

Minnie Mortgage

1 2 3 8 9 4 5 6 7

Daughter

☒If more than four dependents, see instructions and check here ☐

Boxes checked on 6a and 6b

No. of children on 6c who:

• lived with you  
• did not live with you due to divorce or separation (see instructions)

Dependents on 6c not entered above

Add numbers on lines above ▶

d Total number of exemptions claimed . . . . .

## Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2 . . . . .

8a Taxable interest. Attach Schedule B if required . . . . .

b Tax-exempt interest. Do not include on line 8a . . . . .

8b

9a Ordinary dividends. Attach Schedule B if required . . . . .

b Qualified dividends . . . . .

9b

10 Taxable refunds, credits, or offsets of state and local income taxes . . . . .

11 Alimony received . . . . .

12 Business income or (loss). Attach Schedule C or C-EZ . . . . .

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐

14 Other gains or (losses). Attach Form 4797 . . . . .

15a IRA distributions . . . . .

16a Pensions and annuities . . . . .

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

18 Farm income or (loss). Attach Schedule F . . . . .

19 Unemployment compensation . . . . .

20a Social security benefits . . . . .

21 Other income. List type and amount

22 Combine the amounts in the far right column for lines 7 through 21. This is your total income ▶

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## Adjusted Gross Income

23 Educator expenses . . . . .

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ . . . . .

25 Health savings account deduction. Attach Form 8889 . . . . .

26 Moving expenses. Attach Form 3903 . . . . .

27 Deductible part of self-employment tax. Attach Schedule SE . . . . .

28 Self-employed SEP, SIMPLE, and qualified plans . . . . .

29 Self-employed health insurance deduction . . . . .

30 Penalty on early withdrawal of savings . . . . .

31a Alimony paid b Recipient's SSN ▶

32 IRA deduction . . . . .

33 Student loan interest deduction . . . . .

34 Tuition and fees. Attach Form 8917 . . . . .

35 Domestic production activities deduction. Attach Form 8903 . . . . .

36 Add lines 23 through 35 . . . . .

37 Subtract line 36 from line 22. This is your adjusted gross income ▶

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8a 150

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**Tax and Credits****Standard Deduction for—**

• People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.

• All others:  
Single or Married filing separately, \$6,300  
Married filing jointly or Qualifying widow(er), \$12,600  
Head of household, \$9,250

<b>38</b>	Amount from line 37 (adjusted gross income)	<b>38</b>	126017
<b>39a</b>	Check <input type="checkbox"/> <b>You</b> were born before January 2, 1951, <input type="checkbox"/> <b>Blind.</b> <input type="checkbox"/> <b>Spouse</b> was born before January 2, 1951, <input type="checkbox"/> <b>Blind.</b> <b>Total boxes checked ▶ 39a</b> <input type="checkbox"/>		
<b>b</b>	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ <b>39b</b> <input type="checkbox"/>		
<b>40</b>	<b>Itemized deductions (from Schedule A) or your standard deduction (see left margin)</b>	<b>40</b>	14353
<b>41</b>	Subtract line 40 from line 38	<b>41</b>	111664
<b>42</b>	<b>Exemptions.</b> If line 38 is \$154,950 or less, multiply \$4,000 by the number on line 6d. Otherwise, see instructions	<b>42</b>	
<b>43</b>	<b>Taxable income.</b> Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	<b>43</b>	111664
<b>44</b>	<b>Tax</b> (see instructions). Check if any from: <b>a</b> <input type="checkbox"/> Form(s) 8814 <b>b</b> <input type="checkbox"/> Form 4972 <b>c</b> <input type="checkbox"/>	<b>44</b>	19504
<b>45</b>	<b>Alternative minimum tax</b> (see instructions). Attach Form 6251	<b>45</b>	
<b>46</b>	Excess advance premium tax credit repayment. Attach Form 8962	<b>46</b>	
<b>47</b>	Add lines 44, 45, and 46	<b>47</b>	19504
<b>48</b>	Foreign tax credit. Attach Form 1116 if required	<b>48</b>	
<b>49</b>	Credit for child and dependent care expenses. Attach Form 2441	<b>49</b>	
<b>50</b>	Education credits from Form 8863, line 19	<b>50</b>	
<b>51</b>	Retirement savings contributions credit. Attach Form 8880	<b>51</b>	
<b>52</b>	Child tax credit. Attach Schedule 8812, if required	<b>52</b>	
<b>53</b>	Residential energy credits. Attach Form 5695	<b>53</b>	
<b>54</b>	Other credits from Form: <b>a</b> <input type="checkbox"/> 3800 <b>b</b> <input type="checkbox"/> 8801 <b>c</b> <input type="checkbox"/>	<b>54</b>	
<b>55</b>	Add lines 48 through 54. These are your <b>total credits</b>	<b>55</b>	
<b>56</b>	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-	<b>56</b>	

**Other Taxes**

<b>57</b>	Self-employment tax. Attach Schedule SE	<b>57</b>	
<b>58</b>	Unreported social security and Medicare tax from Form: <b>a</b> <input type="checkbox"/> 4137 <b>b</b> <input type="checkbox"/> 8919	<b>58</b>	
<b>59</b>	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	<b>59</b>	
<b>60a</b>	Household employment taxes from Schedule H	<b>60a</b>	
<b>b</b>	First-time homebuyer credit repayment. Attach Form 5405 if required	<b>60b</b>	
<b>61</b>	Health care: individual responsibility (see instructions) Full-year coverage <input type="checkbox"/>	<b>61</b>	
<b>62</b>	Taxes from: <b>a</b> <input type="checkbox"/> Form 8959 <b>b</b> <input type="checkbox"/> Form 8960 <b>c</b> <input type="checkbox"/> Instructions; enter code(s)	<b>62</b>	
<b>63</b>	Add lines 56 through 62. This is your <b>total tax</b>	<b>63</b>	19504

**Payments**

If you have a qualifying child, attach Schedule EIC.

<b>64</b>	Federal income tax withheld from Forms W-2 and 1099	<b>64</b>	
<b>65</b>	2015 estimated tax payments and amount applied from 2014 return	<b>65</b>	
<b>66a</b>	<b>Earned income credit (EIC)</b>	<b>66a</b>	
<b>b</b>	Nontaxable combat pay election <b>66b</b>		
<b>67</b>	Additional child tax credit. Attach Schedule 8812	<b>67</b>	
<b>68</b>	American opportunity credit from Form 8863, line 8	<b>68</b>	
<b>69</b>	Net premium tax credit. Attach Form 8962	<b>69</b>	
<b>70</b>	Amount paid with request for extension to file	<b>70</b>	
<b>71</b>	Excess social security and tier 1 RRTA tax withheld	<b>71</b>	
<b>72</b>	Credit for federal tax on fuels. Attach Form 4136	<b>72</b>	
<b>73</b>	Credits from Form: <b>a</b> <input type="checkbox"/> 2439 <b>b</b> <input type="checkbox"/> Reserved <b>c</b> <input type="checkbox"/> 8885 <b>d</b> <input type="checkbox"/>	<b>73</b>	
<b>74</b>	Add lines 64, 65, 66a, and 67 through 73. These are your <b>total payments</b>	<b>74</b>	20623

**Refund**

Direct deposit? See instructions.

<b>75</b>	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you <b>overpaid</b>	<b>75</b>	1119
<b>76a</b>	Amount of line 75 you want <b>refunded to you</b> . If Form 8888 is attached, check here <input type="checkbox"/>	<b>76a</b>	1119
<b>b</b>	Routing number	<b>c</b> Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
<b>d</b>	Account number		

**Amount You Owe**

<b>77</b>	Amount of line 75 you want <b>applied to your 2016 estimated tax</b>	<b>77</b>	
<b>78</b>	<b>Amount you owe.</b> Subtract line 74 from line 63. For details on how to pay, see instructions	<b>78</b>	
<b>79</b>	Estimated tax penalty (see instructions)	<b>79</b>	

**Third Party Designee**

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ **Yes.** Complete below. ☐ **No**

Designee's name ▶	Phone no. ▶	Personal identification number (PIN) ▶
-------------------	-------------	--

**Sign Here**

Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature <i>Ahad A. Mortgage</i>	Date 4/15/16	Your occupation Mechanic	Daytime phone number 860-555-1212
Spouse's signature. If a joint return, <b>both</b> must sign. <i>Anita Mortgage</i>	Date 4/15/16	Spouse's occupation Assembly	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

**Paid Preparer Use Only**

Print/Type preparer's name Self	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
Firm's name ▶			Firm's EIN ▶	
Firm's address ▶			Phone no.	

**SCHEDULE A  
(Form 1040)**

Department of the Treasury  
Internal Revenue Service (99)

Name(s) shown on Form 1040

**Itemized Deductions**

► Information about Schedule A and its separate instructions is at [www.irs.gov/schedulea](http://www.irs.gov/schedulea).  
► Attach to Form 1040.

OMB No. 1545-0074

**2015**  
Attachment  
Sequence No. **07**

Your social security number

<b>Medical and Dental Expenses</b>		<b>Caution:</b> Do not include expenses reimbursed or paid by others.				
1	Medical and dental expenses (see instructions) . . . . .	1				
2	Enter amount from Form 1040, line 38 <b>2</b>	2				
3	Multiply line 2 by 10% (.10). But if either you or your spouse was born before January 2, 1951, multiply line 2 by 7.5% (.075) instead	3				
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-	4				
<b>Taxes You Paid</b>		<b>5 State and local (check only one box):</b>				
a	<input type="checkbox"/> Income taxes, or	5				
b	<input type="checkbox"/> General sales taxes	6				
6	Real estate taxes (see instructions) . . . . .	6		4526		
7	Personal property taxes . . . . .	7				
8	Other taxes. List type and amount ►	8				
9	Add lines 5 through 8 . . . . .	9				4526
<b>Interest You Paid</b>		<b>10 Home mortgage interest and points reported to you on Form 1098</b>				
Note: Your mortgage interest deduction may be limited (see instructions).		10		6327		
11 Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address ►		11				
12 Points not reported to you on Form 1098. See instructions for special rules . . . . .		12				
13 Mortgage insurance premiums (see instructions) . . . . .		13				
14 Investment interest. Attach Form 4952 if required. (See instructions.)		14				
15 Add lines 10 through 14 . . . . .		15				6327
<b>Gifts to Charity</b>		<b>16 Gifts by cash or check. If you made any gift of \$250 or more, see instructions . . . . .</b>				
If you made a gift and got a benefit for it, see instructions.		16		3500		
17 Other than by cash or check. If any gift of \$250 or more, see instructions. You <b>must</b> attach Form 8283 if over \$500 . . . . .		17				
18 Carryover from prior year . . . . .		18				
19 Add lines 16 through 18 . . . . .		19				3500
<b>Casualty and Theft Losses</b>		<b>20 Casualty or theft loss(es). Attach Form 4684. (See instructions.) . . . . .</b>				
<b>Job Expenses and Certain Miscellaneous Deductions</b>		<b>21 Unreimbursed employee expenses—job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See instructions.) ►</b>				
22 Tax preparation fees . . . . .		22				
23 Other expenses—investment, safe deposit box, etc. List type and amount ►		23				
24 Add lines 21 through 23 . . . . .		24				
25 Enter amount from Form 1040, line 38 <b>25</b>		25				
26 Multiply line 25 by 2% (.02) . . . . .		26				
27 Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-		27				
<b>Other Miscellaneous Deductions</b>		<b>28 Other—from list in instructions. List type and amount ►</b>				
28		28				
<b>Total Itemized Deductions</b>		<b>29 Is Form 1040, line 38, over \$154,950?</b>				
<input checked="" type="checkbox"/> <b>No.</b> Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40.		29			14353	
<input type="checkbox"/> <b>Yes.</b> Your deduction may be limited. See the Itemized Deductions Worksheet in the instructions to figure the amount to enter.		30 If you elect to itemize deductions even though they are less than your standard deduction, check here . . . . .				

Mike's Mechanicals  
100 Main Street  
Anytown, CT 06000

Advice Date  
09/01/2018

Advice No. 2345

Advice Amount: \$1,041.22

To The  
Account(s) Of

Anita Mortgage  
200 CHFA Lane  
Rocky Hill, CT 06067

DIRECT DEPOSIT DESCRIPTION			
Account Type	Bank Name	Account Number	Deposit Amount
Checking	Anita's Bank	XXX2	\$941.22
Savings	Anita's Bank	XXX3	\$100.00
Total:			\$1,041.22
NON-NEGOTIABLE			
Pay Begin Date: 08/19/2018 Pay End Date: 08/25/2018 Advice Date: 09/01/2018			

	Employee ID: 12 Department: Assembly Location: Anytown Job Title: Assembler Pay Rate: \$20.00	TAX DATE:	Federal	CT State
		Material Status:	Single	CT Code F
		Allowance:	0	

HOURS AND EARNINGS					TAXES	
Description	Rate	Hours	Earnings	YTD Earnings	Description	Current
Regular Earnings	20.00	40	800.00	27,200.00	Fed Withholding	209.37
Overtime	30.00	22	660.00	22,440.00	Fed/MED/EE	21.17
Bonus				12,000.00	Fed OASDI/EE	90.52
					CT Withholding	72.72
Total:			1,460.00	61,640.00	Total	393.78
BEFORE-TAX DEDUCTIONS		AFTER-TAX DEDUCTIONS		LEAVE BALANCES AS OF: 08/25/2018		
Description		Description	Current	YTD	Description	Balance
					Sick	157.50
					Vacation	50.00
					Personal	13.50
Total:		CrUnCSE	25.00	850.00		
		Total:	25.00	850.00		
TOTAL GROSS					TOTAL DEDUCTIONS	NET PAY
\$1,460					418.78	1,041.22

Anita's Bank  
500 Main Street  
Anytown, CT 06000

Anita Mortgage  
200 CHFA Lane  
Rocky Hill, CT 06067

Detailed Account Activity  
July 1, 2018 - July 31, 2018

CHECKING		Account Number: XXX2
<b>Summary</b>		
<b>Beginning Balance</b>	\$5,231.00	
Deposits	4,914.88	
Interest Paid	0.00	
Withdrawals	2,733.25	
<b>Ending Balance</b>	<b>\$7,412.63</b>	

Anita's Bank  
500 Main Street  
Anytown, CT 06000

Anita Mortgage  
200 CHFA Lane  
Rocky Hill, CT 06067

Detailed Account Activity  
July 1, 2018 - July 31, 2018

CHECKING		Account Number: XXX2		
Date	Description	Deposits	Withdrawals	Balance
Beginning Balances as of 7/1				5,231.00
07/02	Navient		46.25	5,184.75
07/05	Check 204		975.00	4,209.75
07/06	ACH Deposit- Mike's Mechanicals	941.22		5,150.97
07/06	GM		337.00	4,813.97
07/07	Deposit	225.00		5,038.97
07/06	ATM Withdrawal		100.00	4,938.97
07/07	Transfer from Anita's Bank acct xxx4	250.00		5,188.97
07/10	Check 205		130.00	5,058.97
07/11	IRS Direct Pay		50.00	5,008.97
7/13	ACH Deposit-Mike's Mechanicals	941.22		5,950.19
07/14	Deposit	225.00		6,175.19
07/17	Transfer to Anita's Bank acct xxx4		30.00	6,145.19
07/17	Check 209		65.00	6,080.19
07/20	ACH Deposit-Mike's Mechanicals	941.22		7,021.41
07/21	Deposit	225.00		7,246.41
07/25	Check 207		1,000.00	6,246.41
07/27	ACH Deposit- Mike's Mechanicals	941.22		7,187.63
07/28	Deposit	225.00		7,412.63
Totals		4,914.88	2,733.25	7,412.63



Anita's Bank  
 500 Main Street  
 Anytown, CT 06000

Anita Mortgage  
 200 CHFA Lane  
 Rocky Hill, CT 06067

Detailed Account Activity  
 July 1, 2018 through July 31, 2018

CHECKING						Account Number: XXX2		
Checks Paid								
						*Indicates gap in checks		
Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
204	07/05	975.00	207	07/25	1,000.00			
205	7/10	130.00						
209	07/17	65.00						
Total number of checks paid 4						Total checks paid \$2,185.00		
Total Overdraft Fees						Total for this period		Total year-to-date
						\$0.00		\$760.00
						\$0.00		\$0.00
Total Insufficient Available Funds Fees-Returned Items								

Anita Mortgage  
200 CHFA Lane  
Rocky Hill, CT 06067

15-Jul-18

*Date*

*Pay to the*

*order of*

*Anita's Realtor*

\$1,000.00

*One Thousand dollars and 00/100-----*

*Dollars*

**Anita's Bank**

Anytown, CT 06000

*For*

\_\_\_\_\_

*Anita Mortgage*

⑆2010090080⑆

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## UNDERSTANDING RECAPTURE TAX

CONGRATULATIONS on choosing the Connecticut Housing Finance Authority's Homebuyer Program to finance the purchase of your home. Because the purchase of your home is being financed with tax exempt bond proceeds, you may be subject to a recapture tax at the time you sell your home. However, you will not be required to pay this recapture tax if any one of the following applies or you may be eligible for reimbursement from CHFA.

- Your income is below the designated federal income limit at the time you sell or otherwise dispose of your home.
- You sell your home more than nine (9) years after you buy it.
- You do not realize a gain on the sale of your home.

Please review the "Recapture Tax Threshold Income Limits" chart (CHFA Form 048-0405) located at [www.chfa.org](http://www.chfa.org) if you sell your home within nine (9) years of purchase to determine if your income exceeds the listed limits in the year you sell or otherwise dispose of your property.

If your income exceeds the federal income limit for the year in which you sell your home, you will then need to determine the recapture percentage for the corresponding year you sell your home, as noted below, in order to calculate the recapture tax:

<u>Home Sold</u>	<u>Recapture Percentage</u>
Year 1	1.25%
Year 2	2.50%
Year 3	3.75%
Year 4	5.00%
Year 5	6.25%
Year 6	5.00%
Year 7	3.75%
Year 8	2.50%
Year 9	1.25%

### Below are the steps required to determine the recapture tax for the year in which you sell your home.

1. INCOME LIMIT - Determine your modified adjusted gross income below:

Adjusted Gross Income from IRS 1040	\$	
Tax exempt income earned for the year	+	
Gain on sale of the home	-	
Modified Adjusted Gross Income	=	\$

Then determine if this income exceeds the "Recapture Tax Threshold Income Limits" (CHFA Form #048-0405) for your family size and home location, based on the year you are selling your home. If you exceed the limit, continue; if not, no recapture tax is due.

2. INCOME PERCENTAGE  
Subtract the federal threshold income in the chart from your Modified Adjusted Gross Income (1. above). Then, divide that amount by \$5,000 in order to get the income percentage. (However, if the result is over 100%, use 100%).
3. RECAPTURE PERCENTAGE  
Determine the recapture percentage due based on the year you are selling your home.
4. CALCULATING RECAPTURE TAX  
Multiply your original amount borrowed times the recapture percentage times the income percentage in 2. above. This amount, or 50% of the gain on the sale of your home, whichever is less, is the recapture tax for the year in which you sell your home.

**Please Note:** You may be eligible to receive reimbursement from CHFA if you are required to make the Federal Recapture Tax payment. See "Request for Federal Recapture Tax Reimbursement" (CHFA Form 049-0313).

We hope you have found this information helpful in understanding the Federal Recapture Tax. If you have any questions, please discuss them with your mortgage loan officer or reference the Internal Revenue Service (IRS) guidelines.

Lender: \_\_\_\_\_  
 NMLS ID: \_\_\_\_\_  
 Loan Originator: \_\_\_\_\_  
 NMLS ID: \_\_\_\_\_

## NOTICE OF POTENTIAL RECAPTURE TAX ON SALE OF HOME

Because you are receiving a mortgage loan from the proceeds of a tax-exempt bond, you are receiving the benefit of a lower interest rate than is customarily charged on other mortgage loans. If you sell or otherwise dispose of your home, within nine years of purchase, this benefit may be "recaptured." The recapture is accomplished by an increase in your federal income tax for the year in which you sell your home. The recapture only applies, however, if you sell your home at a gain and if your income increases above specified levels.

You may wish to consult a tax advisor or the local office of the Internal Revenue Service at the time you sell your home to determine the amount, if any, of the recapture tax. At the closing of the purchase of your home, you will be given additional information that will be needed to calculate the potential recapture tax.

**You may be eligible to receive reimbursement from CHFA if you are required to make a recapture tax payment. To request reimbursement, you must submit a written request to CHFA no later than December 31<sup>st</sup> of the year the federal recapture tax is owed and paid.**

*Example:*

*If your home is sold in 2014 and the tax return is filed in 2015, the request for reimbursement must be filed with CHFA no later than December 31, 2015. (Reimbursement requests must be submitted to CHFA before year end in the same year the tax was owed and paid to the IRS).*

Please see the document provided to you at the loan closing entitled Notice to Mortgagor of Maximum Recapture Tax and Method to Compute Recapture Tax on Sale of Home for further information.

The undersigned acknowledges receipt of a copy of this Notice. I/We have read and understood the above disclosure.

If I/we sell or transfer the home being financed with this mortgage loan during the first nine years after the date of closing, I/we have the responsibility of computing and paying the recapture amount, if any, due the federal government.

_____ (Borrower-Signature)	/	_____ (Type/Print Name)	Date: _____
_____ (Borrower-Signature)	/	_____ (Type/Print Name)	Date: _____

Lender: \_\_\_\_\_  
 NMLS ID: \_\_\_\_\_  
 Loan Originator: \_\_\_\_\_  
 NMLS ID: \_\_\_\_\_

## Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed.**  
▶ **Request may be rejected if the form is incomplete or illegible.**  
▶ **For more information about Form 4506-T, visit [www.irs.gov/form4506t](http://www.irs.gov/form4506t).**

OMB No. 1545-1872

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5a</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	
<b>5b</b> Customer file number (if applicable) (see instructions)	

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

**b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

**c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

/	/	/	/
---	---	---	---

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

<input type="checkbox"/> <b>Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.</b> See instructions.	Phone number of taxpayer on line 1a or 2a
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <b>Signature</b> (see instructions)         </div> <div style="width: 40%;">           Date         </div> </div>	
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)         </div> <div style="width: 40%;">           Date         </div> </div>	
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <b>Spouse's signature</b> </div> <div style="width: 40%;">           Date         </div> </div>	





**[INITIAL ONLY THE APPLICABLE PARAGRAPH 12a or 12b AND STRIKE OUT THE OTHER PARAGRAPH. INITIAL PARAGRAPH 12c IF APPLICABLE.]**

**A PRESENT OWNERSHIP INTEREST WITHIN THE LAST THREE YEARS IN A PRINCIPAL RESIDENCE IS ACCEPTABLE FOR TARGETED AREAS OR QUALIFIED REHABILITATION MORTGAGE LOAN APPLICATIONS AND A LIMITED NUMBER OF OTHER APPLICATIONS.**

**NOTE: A present ownership interest includes ordinary full ownership (fee simple), joint tenancy, tenancy in common or tenancy by the entirety, an interest in a cooperative, a life estate, a land sale contract, a bond for deed, and an interest held in trust for the Borrower that would constitute a present ownership interest if held directly by the Borrower. A present ownership interest does not include a remainder interest, an ordinary lease with or without a purchase option, an expectancy to inherit, or an interest in real estate other than a principal residence (e.g., a vacation home).**

12a. The undersigned has not had a present ownership interest in his principal residence at any time during the three-year period preceding the application for the mortgage loan.

(initial)

- OR -

12b. The undersigned has had a present ownership interest in his principal residence at some time during the three-year period preceding the application for the mortgage loan.

(initial)

12c. Veteran's status – initial if applicable

The undersigned is a veteran, or an unmarried surviving spouse or civil union partner of an eligible veteran who died as a result of military service or service connected disability. [Note: A veteran is a person who served in the U.S. Armed Forces, and who was discharged or released therefrom under conditions other than dishonorable.]

(initial)

13. The Acquisition Cost of the Residence (including land whether or not separately purchased) and the cost of the rehabilitation of the Residence in the case of a Qualified Rehabilitation Mortgage Loan is \$ \_\_\_\_\_ excluding the amount for any personal property which is not a fixture under Connecticut law. The Acquisition Cost stated above is the sum total of all of the following: The amount paid, in cash or kind by the Borrower or any other person for the benefit of the Seller for the Residence; The amount paid for fixtures (light fixtures, wall to wall carpeting) if not part of the price; The cost to complete the dwelling if it is incomplete; The capitalized value of the ground rent (if applicable); and any settlement or financing costs in excess of the usual and reasonable costs.

14. The undersigned certify that the value of their labor or the noncompensated labor of any family member in the completion of the Residence or rehabilitation in the case of a Qualified Rehabilitation Mortgage Loan is not included in the purchase price and cost of rehabilitation figure in paragraph 13. However, the cost of material, if any, needed for the completion of the Residence is included.

**[IF THE CHFA LOAN IS NOT A QUALIFIED REHABILITATION MORTGAGE, BORROWER MUST INITIAL PARAGRAPHS 15a. - 15c. IF THE CHFA LOAN IS FOR QUALIFIED REHABILITATION, CHECK "N/A".]**

15a. The proceeds of the mortgage loan which the undersigned will receive on the date of the closing of the mortgage loan will be used to acquire the Residence.

or  
N/A (initial)

15b. The proceeds are not being used or will not be used to replace an existing mortgage or debt for which the undersigned are liable or incurred on behalf of the undersigned, other than a construction period loan or similar temporary financing which has a term of twenty-four months or less.

or  
N/A (initial)

15c. The undersigned do not have or have not previously had a mortgage loan on the Residence, other than a construction period loan or similar temporary financing.

or  
N/A (initial)

16a. The undersigned understand that any transfer of possession or title of the Residence may cause the entire balance of the loan to be declared due and payable, or at the option of the Lender, cause the interest rate charged on the mortgage loan to be raised to fair market levels. The undersigned understand and agree that the mortgage may be assumed only under certain conditions and with the approval of the Authority.

16b. The undersigned agree to notify the Lender and the Authority in advance of any contemplated sale, rental or other transfer affecting the property.



27. Are you employed as a:

- |                               |   |
|-------------------------------|---|
| _____Teacher                  | _____Volunteer EMT/EMS  |
| _____Nurse                    | _____Career Firefighter   |
| _____State Police Officer     | _____Volunteer Firefighter  |
| _____Municipal Police Officer | _____Child Daycare Worker   |
| _____Career EMT/EMS           | _____Members of the U.S. Military<br>(Active Duty, Guard, Reserves) |

28. All the information provided in this Borrower Certificate is true and complete to the best of the undersigned's knowledge. The undersigned understand that if the undersigned knowingly make any false statement of any material fact or submit fraudulent evidence in connection with this Borrower Certificate, the loan is subject to becoming immediately due and payable.

29. All of the information, including any and all materials and documents, provided to the Authority or Lender in conjunction with the undersigned's mortgage loan application is true and complete to the best of the undersigned's knowledge.

30. False statements made herein are punishable under the Penalty for False Statement set out in Connecticut General Statutes Section 53a-157b.

\_\_\_\_\_  
*Borrower*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Borrower*

\_\_\_\_\_  
*Date*

Lender: \_\_\_\_\_  
NMLS ID: \_\_\_\_\_  
Loan Originator: \_\_\_\_\_  
NMLS ID: \_\_\_\_\_

**WORKSHEET - DAP**

Loan #:

Provider: **CHFA**Borrower: **ANITA MORTGAGE**Program: **HFAADVA-HFA Advantage**Rate: **4.000000 %**

Lender:

Property Address: **500 CHFA LANE, ROCKY HILL, CT 06067**Community: **ROCKY HILL**

Status:

**A. BORROWER(S) INFORMATION**

Borrower Name: ANITA MORTGAGE

SSN: 123-45-6789

**B. SUMMARY OF ASSETS FOR ALL BORROWER(S):**

Borrower/Co-Borrower	Account Name	Asset Type	Account #	Balance(Rounded to nearest \$)	
ANITA MOF *	Anita's Bank *	Checking Account *	xxx2	\$7,413 *	Del
ANITA MOF *	Anita's Bank *	Checking Account *	xxx3	\$500 *	Del
ANITA MOF *	EMD *	Cash Deposit on Sales Contr. *		\$1,000 *	Del
Add Row				Total Assets(\$):	\$8,913.00

**C. CALCULATION OF THE SECOND MORTGAGE AMOUNT****1. AMOUNT FOR CLOSING COSTS AND PREPAIDS**

a. Total Assets (Total Section B.)		\$8,913.00
b. Enter \$10000.00 or the required PITI reserves, whichever is greater	-	\$10,000.00
c. Borrower's required contribution to closing costs	=	\$0.00
d. Total closing costs / prepaids		\$8,400.00
e. Seller or other allowable 3rd party contribution	-	\$3,000.00
f. Remaining Closing Costs	=	\$5,400.00
g. Less Borrower required contribution to closing costs	-	\$0.00
h. Closing costs remaining after Borrower contribution	=	\$5,400.00

**2. DOWNPAYMENT CALCULATION**

a. Downpayment (% covered by DAP)		\$3,000.00
b. Borrower's required contribution to downpayment	-	\$0.00
c. Calculated DAP Amount	=	\$3,000.00

**D. PROPOSED MORTGAGE SUMMARY**

1. Purchase Price	\$100,000.00
2. 1st Mortgage Base Loan Amount	\$97,000.00
3. UFMP (if applicable)	\$0.00
4. Total Loan Amount	\$97,000.00
5. Final DAP Amount	\$3,000.00
6. Total Amount Financed	\$100,000.00

**E. LENDER COMMENTS****F. LENDER ACKNOWLEDGEMENT**

The undersigned has reviewed this Application for a Downpayment Assistance Loan pursuant to the CHFA DAP Program Manual. It is our finding that the Application meets all of the underwriting and eligibility criteria, and we recommend that a loan for Downpayment and Closing Cost purposes in the amount of \$3,000.00 be approved.

Signature

Date

Company



#### G. BORROWER(S) ACKNOWLEDGEMENT

The undersigned acknowledges that the asset information contained in Section B. (Summary of Assets) is true and complete, completion of counseling is required prior to CHFA loan commitment and that this form constitutes an Application for Downpayment and Closing Cost Assistance through the CHFA Downpayment Assistance Program.

\_\_\_\_\_  
ANITA MORTGAGE

\_\_\_\_\_  
Date

Lender: \_\_\_\_\_

NMLS ID: \_\_\_\_\_

Loan Originator: \_\_\_\_\_

NMLS ID: \_\_\_\_\_

REV. 04/2018

## DOWNPAYMENT ASSISTANCE PROGRAM (DAP) BORROWER CERTIFICATE

Each borrower must read and initial each statement below and sign and date the certificate.

- |       |       |  |
|-------|-------|--|
| _____ | _____ | 1. I have completed a DAP Loan Application and Qualification Form.   |
| _____ | _____ | 2. The assets noted on the Application comprise a complete and accurate list.  |
| _____ | _____ | 3. I will apply all liquid assets in excess of \$10,000 toward the downpayment and closing costs.  |
| _____ | _____ | 4. The loan interviewer has explained the DAP Program and requirements for eligibility to me including the requirements for counseling.  |
| _____ | _____ | 5. The loan interviewer has explained estimated closing costs and fees, including origination fees, legal fees, and miscellaneous closing costs to me.   |
| _____ | _____ | 6. I understand that CHFA makes the final determination of the borrower's eligibility for the program and CHFA must issue a written loan commitment to the Lender before I can be sure that I will receive the loan. |
| _____ | _____ | 7. I understand that if I knowingly make any false statement in this certificate or submit fraudulent evidence in connection with this Application for a DAP loan; the loan may become immediately due and payable.  |
| _____ | _____ | 8. All the information provided in this Borrower's Certificate is true and complete to the best of my knowledge.   |

_____ (Borrower-Signature)	/	_____ (Type/Print Name)	Date: _____
_____ (Borrower-Signature)	/	_____ (Type/Print Name)	Date: _____

Lender: \_\_\_\_\_  
 NMLS ID: \_\_\_\_\_  
 Loan Originator: \_\_\_\_\_  
 NMLS ID: \_\_\_\_\_

- Submit Original to CHFA -

## CONDOMINIUM ELIGIBILITY CERTIFICATION

CHFA Loan #: \_\_\_\_\_

CHFA Lender ID: \_\_\_\_\_

Lender Name: \_\_\_\_\_

Borrower/s Name: \_\_\_\_\_

Property Address: \_\_\_\_\_  
(Include unit #)

Condominium Complex Name: \_\_\_\_\_

**THE CONDOMINIUM COMPLEX MEETS ALL ELIGIBILITY REQUIREMENTS AS FOLLOWS:**

**FHA Approved** and;

\_\_\_\_\_ FHA Connection is attached

\_\_\_\_\_ FHA Single Unit Condo Approval (Spot)

**FNMA Warrantable:**

\_\_\_\_\_ Full Review (*CPM is acceptable in lieu of this form*)

\_\_\_\_\_ Limited Review

**FHLMC Warrantable:**

\_\_\_\_\_ Established, New or Detached Review

\_\_\_\_\_ Streamline Review

**USDA Eligible**

**VA Approved** and;

\_\_\_\_\_ VA Approval is attached

This information is certified to the Connecticut Housing Finance Authority by:

\_\_\_\_\_ (*Lender Name*) hereby certifies that the information contained herein is true and accurate to the best of their knowledge as of, \_\_\_\_\_ (*Date*).

\_\_\_\_\_  
(*Authorized Lender Representative Signature*)

\_\_\_\_\_  
(*Title*)

\_\_\_\_\_  
(*Print Name - must be legible*)



## STATEMENT OF ELIGIBILITY FOR PARTICIPATION IN THE CHFA TEACHERS' MORTGAGE ASSISTANCE PROGRAM

**Effective July 1, 2019 through June 30, 2020**

I hereby certify that: \_\_\_\_\_  
(Name of Applicant)

***Per Section 8-265pp of the Connecticut General Statutes, as amended by Public Act 19-74 (Eff. July 1, 2019), a mortgage assistance program is provided for the purchase of a primary residence for certified teachers who:***

Check only **one** box:

Holds a valid Connecticut certificate and;

- ☐ Is employed as a teacher in a priority or transitional school district;
- ☐ Is employed by the State of Connecticut in a technical high school that is located in a priority or transitional school district;
- ☐ Graduated from a public high school in an educational reform district as defined in Section 10-262u of the Connecticut General Statutes;
- ☐ Graduated from a historically black college or university or a Hispanic-serving institution;

~ **OR** ~

- ☐ Holds a valid Connecticut certificate and is employed as a teacher in his/her respective endorsement area/s in one of the following 2019-2020 identified certification endorsement shortage areas:

Check only **one** box:

- |  |  |
|--|--|
| <input type="checkbox"/> Bilingual Education, PK-12                                | <input type="checkbox"/> Science, 7-12                   |
| <input type="checkbox"/> Comprehensive Special Education, K-12                     | <input type="checkbox"/> Speech and Language Pathologist |
| <input type="checkbox"/> Mathematics, 7-12   | <input type="checkbox"/> Technology Education, PK-12     |
| <input type="checkbox"/> Occupational Subject, Vocational<br>Technical High School | <input type="checkbox"/> TESOL, PK - 12                  |
| <input type="checkbox"/> School Library and Media Specialist                       | <input type="checkbox"/> World Languages, 7-12           |

***In the case of certified teachers teaching in a priority or transitional school district, or in a technical high school located in a priority or transitional school district, the dwelling must be located in the district in which the school is located.***

Signed: \_\_\_\_\_  
(Original Signature of: Superintendents of Schools, Charter School Directors, Principals of Endowed & Incorporated Academies, Executive Directors of Regional Educational Service Centers, or Directors of State Approved Non-Public Special Education Facilities)

Name & Title of Signatory: \_\_\_\_\_/\_\_\_\_\_

School District: \_\_\_\_\_

Telephone: \_\_\_\_\_ Date: \_\_\_\_\_

## VETERAN'S STATEMENT DUE ON SALE

Date: \_\_\_\_\_

Veteran/Applicant Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

I understand that my home purchase is being financed with a mortgage made available with the assistance of Connecticut Housing Finance Authority (CHFA). This mortgage is made at an interest rate below that which is usually charged. Because of this, I cannot sell my home to a person ineligible for assistance from CHFA, unless I pay my loan in full. If I sell my home to a party ineligible for CHFA assistance and allow the buyer to make my payments for me (assume my loan), CHFA may refuse to allow the sale and demand immediate full repayment of the loan. This could result in foreclosure or repossession of the property. If you take my home through a foreclosure of the mortgage because of my sale to a non-approved buyer, VA will not be able to help me. In addition, VA may have to pay a claim to CHFA for any loss incurred on my loan. I may then be obligated to the VA for any claim paid by the VA to CHFA.

I may avoid such actions by paying my loan in full when I sell my home or by making certain that any person who purchases my home and takes over the payments is approved and meets the necessary qualifications established by CHFA. Those requirements are:

- Income to qualify, house and property to be eligible, purchase price to qualify, use of property to qualify as principal residence.

\_\_\_\_\_  
(Veteran/Applicant Signature)

\_\_\_\_\_  
(Veteran/Applicant Signature)

Lender: \_\_\_\_\_  
NMLS ID: \_\_\_\_\_  
Loan Originator: \_\_\_\_\_  
NMLS ID: \_\_\_\_\_

*\*The Veteran's Statement-Due on Sale form must be forwarded to CHFA with the loan application.*



**VA Regulation 4275(A) (38 CFR §36.4275(a))**

- (A) [Except as provided in subdivisions (1) and (2) of this subparagraph] the conveyance of or other transfer of title to property by operation of law or otherwise, after the creation of a lien thereon to secure a loan which is guaranteed in whole or in part by the Administrator, shall not constitute an event of default, or acceleration of maturity, elective or otherwise, and shall not of itself terminate or otherwise affect the guaranty.

[(1) The Administrator may issue guaranty on loans in which a State, Territorial, or local governmental agency provides assistance to veteran for the acquisition of a mobile home or lot. Such loans will not be considered ineligible for guaranty if the State, Territorial, or local authority, by virtue of its laws or regulations or by virtue of Federal law, requires the acceleration of maturity of the loan upon the sale or conveyance of the security property to a person eligible for assistance from such authority. [38 U.S.C. 1819(g)]

(2) At the time of application for a loan assisted by a State, Territorial, or local governmental agency, the veteran-applicant must be fully informed and consent in writing to the housing authority restrictions. A copy of the veteran's consent statement must be forwarded with the loan application or the report of a loan processed on the automatic basis. [38 U.S.C. 1819(g)]\*

**VA Regulation 4308(E) [38 CFR §36.4308(e)]**

- (E) (1) The Administrator may issue guaranty on loans in which a State, Territorial, or local governmental agency provides assistance to a veteran for the acquisition of a dwelling. Such loans will not be considered ineligible for guaranty if the State, Territorial, or local authority, by virtue of its laws or regulations or by virtue of Federal law, requires the acceleration of maturity of the loan upon the sale or conveyance of the security property to a person ineligible for assistance from such authority. [38 U.S.C. 1803(c)]

(2) At the time of application for a loan assisted by a State, Territorial, or local governmental agency, the veteran-applicant must be fully informed and consent in writing to the housing authority restrictions. A copy of the veteran's consent statement must be forwarded with loan application or the report of a loan processed on the automatic basis. [38 U.S.C. 1803 (c)]

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\* The Connecticut Housing Finance Authority does not make loans for the acquisition of mobile homes or lots. This regulation (A) is provided for informational purposes only.

STATE OF CONNECTICUT  
DEPARTMENT OF HOUSING

HOMEOWNERSHIP PROGRAM

LANDLORD'S VERIFICATION OF TENANT'S ADDRESS

NAME OF TENANT:

\_\_\_\_\_

ADDRESS:

(Include name of housing  
complex)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Please check the type of housing subsidy provided to this tenant:

- |       |  |
|-------|--|
| _____ | Housing managed by municipal housing authority |
| _____ | Federal Section 8 Certificate or Voucher       |
| _____ | Project-based Certificate                      |
| _____ | Existing Certificate or Voucher                |
| _____ | Rental Assistance Program ("RAP")              |
| _____ | State Moderate Rental ("MR")                   |
| _____ | State Affordable Housing                       |
| _____ | CHFA Financed Subsidized Apartment             |
| _____ | Other  |

Name, address and telephone number of  
agency administering subsidy:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Landlord's name and address:

(If different from above)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Print name and title of person  
completing this form:

\_\_\_\_\_

\_\_\_\_\_

I certify that to the best of my knowledge, the above-stated information is true and accurate.

\_\_\_\_\_/\_\_\_\_\_  
(Signature of person completing this form) (Date)

\*\*\*\*Submit Original to CHFA\*\*\*\*

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION

CONVENTIONAL MORTGAGES

(Form for HFA Preferred™ / HFA Advantage® & 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 Screen

☐

Upload The Final Loan Application (1003) In CHFA LOS

LENDER / SELLER CONTACT INFORMATION

File Contact Name & Title

Telephone & Ext.

Contacts Email Address

BORROWER INFORMATION

CHFA Loan #

IHFA Loan #

Primary 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 009-1107 - ID

3

Loan Exception Documentation

2

Other Subordinate Financing - Initial Financing Approval Document  
*(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)*

4

Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)

First Mortgage Loan Approval & Application

1

Final/Verified Loan Application (1003)

3

AUS Findings - Final version (DU, LPA)

2

Initial Loan Application (1003) (signed by Borrower & Ln Originator)

4

Private Mortgage Insurance Certificate - Copy (if applicable)

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 & dated

Income / Employment - (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

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)

~ OR ~ (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 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 ≥10% of mnthly income

Property / Appraisal

1

Appraisal Report (include **Color** Photos, Street View, Comparables)

6

Flood Hazard Notice

2

Final / Repair Inspection with **Color** Photos - FNMA 1004D (if applicable)

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

IHFA Conventional Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)			
1	Federal Recapture Tax Notice - Potential Tax - 051-0597	10	Police Statement of Eligibility - 031-027
2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	11	Teacher Statement of Eligibility - 031-030
3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	12	Military Form DD214 Separation Documents (Honorable Discharge)
4	IRS Form 4506-T - Copy (completed & signed for each Borrower)		
5	Borrower Eligibility Certificate - 014-1107	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
		15	Landlord Certificate (if multifamily)
CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.			
Final FNMA 1003 uploaded in "Lender Connection" Web Portal		Documents Delivered Electronically in "Lender Connection"	
"Lender Connection" Loan Information Completed Online		Original/Final Documents Mailed To: Idaho Housing and Finance Association - 565 W. Myrtle St. - Boise, ID 83702	
Detail Purchase Advice Funding Sheet - CHFA Form 066-0408		Participating Lender Certification - CHFA Form 019-1101	
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) - Original Executed Commitment Letter	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	IHFA - Certif. of Accelerated Delivery Form 1040 (see Lender Connection)	19	Private Mtg Insurance Cancellation Disclosures - Assigned to HomeLoanServ
6	Flood Life of Loan Determination - Certificate Transferred to HomeLoanServ	20	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HmLnServ info.
7	Flood Insurance Policy (if applicable) HomeLoanServ listed loss payee w/LN#	21	Original Note (First Mtg) - Endorsed to IHFA
8	Hazard Ins. Policy/Binder - HomeLoanServ listed loss payee with LN #	22	Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)
9	Hazard Ins. - Condo Master Insurance Policy (if applicable)	23	Tax-Exempt Financing Rider - CHFA Form 053-1199
10	Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable)	24	Immigration & Naturalization Services (INS) Card - Copy
11	Mortgage Assignment to IHFA - ISAOA ATIMA -Copy (if not utilizing MERS)	25	Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.
12	Title Ins. Policy - Final with Chain of Title & Property Tax Info.	26	Borrower Signature Affidavit - 014-0718 - S
13	Initial Escrow Account Disclosure	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
**Recorded Mtg & Assignment, Title Policy and FHA MIC/VA LGC/USDA-RD LNG must be delivered within 90 days of loan purchase**			
CHFA DAP Closing Documents (if applicable)			
Homeowners Hazard insurance policys to include second mortgagee clause as follows: Connecticut Housing Finance Authority C/O HomeLoanServ, ISAOA/ATIMA: P.O. Box 818007 - Cleveland, OH 44181			
1	Original Executed Commitment Letter - (Copy to CHFA - DAP subord. financing)	4	DAP Loan Estimate (LE)
2	Original DAP Note (Copy to CHFA - Closed in the name of CHFA)	5	DAP Closing Disclosure (CD)
3	Original DAP Deed (within 90 days of closing)	6	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HmLnServ info.
Miscellaneous Documents (if applicable)			
1		4	
2		5	
3		6	

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION

GOVERNMENT MORTGAGES

(Form for FHA, USDA-RD, VA 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 Screen

☐ Upload The Final Loan Application (1003) In CHFA LOS

LENDER / SELLER CONTACT INFORMATION

File Contact Name & Title

Telephone & Ext.

Contacts Email Address

BORROWER INFORMATION

CHFA Loan #

IHFA Loan #

Primary 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 009-1107 - ID

2

Other Subordinate Financing - Initial Financing Approval Document

3

Loan Exception Documentation

4

Final Transmittal Summary (1008) FNMA (USDA Loans ONLY - signed by UW & dated)

5

USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee

6

HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)

7

VA Form 26-6393 Loan Analysis (signed by UW & dated)

First Mortgage Loan Approval & Application

1

Final/Verified Loan Application (1003)

2

Initial Loan Application (1003) (signed by Borrower & Ln Originator)

3

AUS Findings - Final version (DU, LPA, GUS)

Credit &amp; Fraud Checks

1

Credit Supplements (if applicable)

2

Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)

3

Bankruptcy Report / Discharge (if applicable)

4

Letter addressing Adverse Credit and/or Discrepancies - signed & dated

5

Credit Report Inquiry Explanation with Documentation - signed & dated

6

Divorce Decree / Property Separation Agreements (if applicable)

7

Child Support Verification (if applicable)

Income / Employment - (Most recent Documentation on Top)

1

Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)

2

Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)

3

Verification of Employment (past 2 yrs with start/end dates)

4

Current paystubs (reflecting 30 days & YTD income)

5

Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)

6

W-2's, 1099's - Most recent 2 yrs

7

Academic Student Transcript - for full-time student (or pay stub) if DAP LN

8

IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area

~ OR ~

8

Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target area - all schedules

8

Fed. Tax Return-Business Signed 3 most recent - 2 yrs if target area - all schedules

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 applicable)

2

Gift Documentation per FNMA guidelines

3

DAPS: Document source of deposit & withdrawals ≥10% of mnthly income

4

Any Additional Supporting Asset Documentation (if applicable)

5

Asset Statements (Bank name & ownership) most recent 3 mths - all accounts

Property / Appraisal

1

Appraisal Report (include **Color** Photos, Street View, Comparables)

2

Final / Repair Inspection with **Color** Photos - FNMA 1004D (if applicable)

3

Certificate of Occupancy (if applicable)

4

Evidence Condo is VA / FHA approved

5

Flood Life of Loan Determination Certificate

6

Flood Hazard Notice

7

Verification of Property Census Tract - FFIEC Geocoding print-out or Other

8

Purchase Agreement - short sale agreement, probate approval...(fully executed)

9

Purchase Agreement - All Addendums & Counter Offers (fully executed)

10

Escrow Holdback Agreement (if applicable)

203(K) Rehabilitation Loans

1

HUD 92700 - Maximum Mtg Worksheet

2

HUD Consultant Report (if applicable)

3

Work Estimates - Fully Executed - Copy

4

Work Write-up and signed Contract - Copy

5

Contractor Licenses - Copy

6

Contractor Liability Insurance - Copy



IHFA Government Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

1	Federal Recapture Tax Notice - Potential Tax - 051-0597	12	Veterans Statement - Due on Sale - 018-0296
2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	13	VA Eligibility Certificate - or - Automated Certificate of Eligibility
3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	14	Military Form DD214 Separation Documents (Honorable Discharge)
4	IRS Form 4506-T - Copy (completed & signed for each Borrower)		
5	Borrower Eligibility Certificate - 014-1107		
6	DAP - Application for Downpayment Only - DAPappONLY	Homeownership Counseling	
7	DAP - Borrower's Certificate - DAP 95-05	15	Pre-Closing Homebuyer Education Certificate (3Hr)
8	Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)	15	Pre-Purchase Homebuyer Education Certificate (8Hr)
9	Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification	15	Online Homebuyer Education (e-Home America) Certificate
10	Police Statement of Eligibility - 031-027	16	Financial Fitness Certificate
11	Teacher Statement of Eligibility - 031-030	17	Landlord Certificate (if multifamily)

CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

	Final FNMA 1003 uploaded in "Lender Connection" Web Portal		Documents Delivered Electronically in "Lender Connection"
	"Lender Connection" Loan Information Completed Online		Original/Final Documents Mailed To: Idaho Housing and Finance Association - 565 W. Myrtle St. - Boise, ID 83702
	Detail Purchase Advice Funding Sheet - CHFA Form 066-0408		Participating Lender Certification - CHFA Form 019-1101
1	LEAN Lender Commitment Letter - Fully Executed	15	Copy - Deactivated Title for Manuf. Home showing Property as Real Property
2	Commitment Letter - (CHFA)	16	Well, Septic Inspections (if applicable)
3	CHFA DAP (Subordinate Financing) - Original Executed Commitment Letter	17	New Construction Exhibits (if applicable)
4	Other Subordinate Financing - Copy Second Mortgage Note & Deed	18	UCDP - Submission Summary Report
5	IHFA - Certif. of Accelerated Delivery Form 1040 (see Lender Connection)	19	Private Mtg Insurance Certificate
6	Flood Life of Loan Determination - Certificate Transferred to HomeLoanServ	20	Private Mtg Insurance Cancellation Disclosures - Assigned to HomeLoanServ
7	Flood Insurance Policy (if applicable) HomeLoanServ listed loss payee w/LN#	21	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HmLnServ info.
8	Hazard Ins. Policy/Binder - HomeLoanServ listed loss payee with LN #	22	Original Note (First Mtg) - Endorsed to IHFA
9	Hazard Ins. - Condo Master Insurance Policy (if applicable)	23	Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)
10	Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable)	24	Tax-Exempt Financing Rider - CHFA Form 053-1199
11	Mortgage Assignment to IHFA - ISAOA ATIMA -Copy (if not utilizing MERS)	25	Immigration & Naturalization Services (INS) Card - Copy
12	Title Ins. Policy - Final with Chain of Title & Property Tax Info.	26	Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.
13	Initial Escrow Account Disclosure	27	Borrower Signature Affidavit - 014-0718 - S
14	Engineers Certification of foundation, required on Manufactured Homes	28	Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet
		29	Loan Estimate (LE) Revised - Change of Circumstance Form (if applicable)

CHFA DAP CLOSING DOCUMENTS (if applicable)

Homeowners Hazard insurance policys to include second mortgagee clause as follows:

Connecticut Housing Finance Authority C/O HomeLoanServ, ISAOA/ATIMA - P.O. Box 818007 - Cleveland, OH 44181

1	Original Executed Commitment Letter - (Copy to CHFA - DAP subord. financing)	4	DAP Loan Estimate (LE)
2	Original DAP Note (Copy to CHFA - Closed in the name of CHFA)	5	DAP Closing Disclosure (CD)
3	Original DAP Deed (within 90 days of closing)	6	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HmLnServ info.

FHA, VA, USDA-RD SPECIFIC DOCUMENTS

FHA Documents (if applicable)

1	HUD 92900A - Addendum to Initial Loan Application	3	FHA Amendatory Clause/ RE Certification - signed & dated by all parties
2	FHA Connection Case # Assignment	4	HUD 92800.5B - Conditional Commitment Stmtnt of Appraised Value

VA Documents (if applicable)

1	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 Cert. of Commitment - if prior apprvd, must be unexpired		

USDA-RD Documents (if applicable)

1	Form 1980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid	3	Form 3555-17 Loan Note Guarantee
2	Form 3555-11 Guaranteed Rural Housing Lender Record Change	4	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 - 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
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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)	<input type="checkbox"/> ~ 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"/> 4 Any Additional Supporting Asset Documentation (if applicable)
<input type="checkbox"/> 2 Gift Documentation per FNMA guidelines	<input type="checkbox"/> 5 Asset Statements (Bank name & ownership) most recent 3 mths - all accounts
<input type="checkbox"/> 3 DAPS: Document source of deposit & withdrawals ≥10% of mnthly income	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Property / Appraisal

<input type="checkbox"/> 1 Appraisal Report (include <b>Color</b> Photos, Street View, Comparables)	<input type="checkbox"/> 6 Flood Hazard Notice
<input type="checkbox"/> 2 Final / Repair Inspection with <b>Color</b> 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 - <b>or</b> - 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)	
<div><div>1</div>Federal Recapture Tax Notice - Potential Tax - 051-0597</div>	<div><div>10</div>Police Statement of Eligibility - 031-027</div>
<div><div>2</div>Federal Recapture Tax Notice - Understanding Tax - 050-0597</div>	<div><div>11</div>Teacher Statement of Eligibility - 031-030</div>
<div><div>3</div>Federal Recapture Tax Notice - Method to Compute (LEAN Only)</div>	<div><div>12</div>Military Form DD214 Separation Documents (Honorable Discharge)</div>
<div><div>4</div>IRS Form 4506-T - Copy (completed &amp; signed for each Borrower)</div>	
<div><div>5</div>Borrower Eligibility Certificate - 014-1107</div>	Homeownership Counseling
<div><div>6</div>DAP - Application for Downpayment Only - DAPappOnly</div>	<div><div>13</div>Pre-Closing Homebuyer Education Certificate (3Hr)</div>
<div><div>7</div>DAP - Borrower's Certificate - DAP 95-05</div>	<div><div>13</div>Pre-Purchase Homebuyer Education Certificate (8Hr)</div>
<div><div>8</div>Loan Estimate (LE) Initial Disclosure (1st Mtg &amp; DAP if applicable)</div>	<div><div>13</div>Online Homebuyer Education (e-Home America) Certificate</div>
<div><div>9</div>Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification</div>	<div><div>14</div>Financial Fitness Certificate</div>
	<div><div>15</div>Landlord Certificate (if multifamily)</div>
CLOSING DOCUMENTS - AMERINAT	
<div><div></div>AmeriNat - Loan Information Sheet - Completed</div>	<div><div></div>AmeriNat - Escrow Information Sheet - Completed</div>
<div><div></div>Detail Purchase Advice Funding Sheet - CHFA Form 066-0408</div>	<div><div></div>Participating Lender Certification - CHFA Form 019-1101</div>
<div><div></div>Copy - Assignment of Mortgage To: Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067</div>	<div><div></div>Original/Final Documents Mailed To: AmeriNat Attn: Wanda Attig - 217 S. Newton Ave. Albert Lea, MN 56007</div>
<div><div>1</div>LEAN Lender Commitment Letter - Fully Executed</div>	<div><div>15</div>New Construction Exhibits (if applicable)</div>
<div><div>2</div>Commitment Letter - (CHFA) Fully Executed</div>	<div><div>16</div>UCDP - Submission Summary Report</div>
<div><div>3</div>CHFA DAP (subordinate financing) Copy Executed Commitment Letter Only</div>	<div><div>17</div>UCD - (Uniform Closing Dataset) - Final Submission Report - Eff. 9/25/2017</div>
<div><div>4</div>Other Subordinate Financing - Copy Second Mortgage Note &amp; Deed</div>	<div><div>18</div>Private Mtg Insurance Certificate</div>
<div><div>5</div>Flood Life of Loan Determination Certificate - Transferred to AmeriNat</div>	<div><div>19</div>Private Mtg Insurance Cancellation Disclosures - Assigned to AmeriNat</div>
<div><div>6</div>Flood Insurance Policy (if applicable) List CHFA C/O AmeriNat as Mortgagee</div>	<div><div>20</div>Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of AmeriNat info.</div>
<div><div>7</div>Hazard Ins. Policy/Binder - List CHFA C/O AmeriNat as Mortgagee</div>	<div><div>21</div>Original Note (First Mtg) - Endorsed to CHFA</div>
<div><div>8</div>Hazard Ins. - Condo Master Insurance Policy (if applicable)</div>	<div><div>22</div>Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)</div>
<div><div>9</div>Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable)</div>	<div><div>23</div>Tax-Exempt Financing Rider - CHFA Form 053-1199</div>
<div><div>10</div>Title Ins. Policy - Final with Chain of Title &amp; Property Tax Info.</div>	<div><div>24</div>Immigration &amp; Naturalization Services (INS) Card - Copy</div>
<div><div>11</div>Initial Escrow Account Disclosure</div>	<div><div>25</div>Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.</div>
<div><div>12</div>Engineers Certification of foundation, required on Manufactured Homes</div>	<div><div>26</div>Borrower Signature Affidavit - 014-0718 - S</div>
<div><div>13</div>Copy - Deactivated Title for Manuf. Home showing Prop. as Real Property</div>	<div><div>27</div>Closing Discl. (CD) Initial &amp; Final with Settlement Agent disbursement sheet</div>
<div><div>14</div>Well, Septic Inspections (if applicable)</div>	<div><div>28</div>Loan Estimate (LE) Revised - Change of Circumstance Form, if applicable</div>
	<div><div>29</div>W9 Forms for all borrowers</div>
**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)	
<div><div>1</div></div>	<div><div>4</div></div>
<div><div>2</div></div>	<div><div>5</div></div>
<div><div>3</div></div>	<div><div>6</div></div>

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT - or - Service Retained Lender

GOVERNMENT MORTGAGES

(Form for FHA, USDA-RD, VA 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 Screen
- ☐ 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"/> 5 USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee
<input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document	<input type="checkbox"/> 6 HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)
<input type="checkbox"/> 3 Loan Exception Documentation	<input type="checkbox"/> 7 VA Form 26-6393 Loan Analysis (signed by UW & dated)
<input type="checkbox"/> 4 Final Transmittal Summary (1008) FNMA (USDA Loans ONLY - signed by UW & dated)	<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, GUS)
<input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Loan Originator)	<input type="checkbox"/> 4
<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"/> 4 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 Loan
<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)	<input type="checkbox"/> ~ 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-Personal Signed 3 most recent - 1 yr if target 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-Business Signed 3 most recent - 2 yrs if target 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"/> 4 Any Additional Supporting Asset Documentation (if applicable)
<input type="checkbox"/> 2 Gift Documentation per FNMA guidelines	<input type="checkbox"/> 5 Asset Statements (Bank name & ownership) most recent 3 mths - all accounts
<input type="checkbox"/> 3 DAPS: Document source of deposit & withdrawals ≥10% of mnthly income	<input type="checkbox"/>

Property / Appraisal

<input type="checkbox"/> 1 Appraisal Report (include <b>Color</b> Photos, Street View, Comparables)	<input type="checkbox"/> 10 Escrow Holdback Agreement (if applicable)	
<input type="checkbox"/> 2 Final / Repair Inspection with <b>Color</b> Photos - FNMA 1004D (if applicable)	<div>203(K) Rehabilitation Loans</div>	
<input type="checkbox"/> 3 Certificate of Occupancy (if applicable)	<input type="checkbox"/> 1 HUD 92700 - Maximum Mtg Worksheet	
<input type="checkbox"/> 4 Evidence Condo is VA / FHA approved	<input type="checkbox"/> 2 HUD Consultant Report (if applicable)	
<input type="checkbox"/> 5 Flood Life of Loan Determination Certificate	<input type="checkbox"/> 3 Work Estimates - Fully Executed - Copy	
<input type="checkbox"/> 6 Flood Hazard Notice	<input type="checkbox"/> 4 Work Write-up and signed Contract - Copy	
<input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other	<input type="checkbox"/> 5 Contractor Licenses - Copy	
<input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed)	<input type="checkbox"/> 6 Contractor Liability Insurance - Copy	
<input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed)	<input type="checkbox"/>	

AmeriNat Government Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

1	Federal Recapture Tax Notice - Potential Tax - 051-0597	12	Veterans Statement - Due on Sale - 018-0296
2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	13	VA Eligibility Certificate - or - Automated Certificate of Eligibility
3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	14	Military Form DD214 Separation Documents (Honorable Discharge)
4	IRS Form 4506-T - Copy (completed & signed for each Borrower)		
5	Borrower Eligibility Certificate - 014-1107		
6	DAP - Application for Downpayment Only - DAPappONLY	Homeownership Counseling	
7	DAP - Borrower's Certificate - DAP 95-05	15	Pre-Closing Homebuyer Education Certificate (3Hr)
8	Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)	15	Pre-Purchase Homebuyer Education Certificate (8Hr)
9	Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification	15	Online Homebuyer Education (e-Home America) Certificate
10	Police Statement of Eligibility - 031-027	16	Financial Fitness Certificate
11	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 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	Private Mtg Insurance Certificate
4	Other Subordinate Financing - Copy Second Mortgage Note & Deed	18	Private Mtg Insurance Cancellation Disclosures - Assigned to AmeriNat
5	Flood Life of Loan Determination Certificate - Transferred to AmeriNat	19	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of AmeriNat info.
6	Flood Insurance Policy (if applicable) List CHFA C/O AmeriNat as Mortgagee	20	Original Note (First Mtg) - Endorsed to CHFA
7	Hazard Ins. Policy/Binder - List CHFA C/O AmeriNat as Mortgagee	21	Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)
8	Hazard Ins. - Condo Master Insurance Policy (if applicable)	22	Tax-Exempt Financing Rider - CHFA Form 053-1199
9	Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable)	23	Immigration & Naturalization Services (INS) Card - Copy
10	Title Ins. Policy - Final with Chain of Title & Property Tax Info.	24	Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.
11	Initial Escrow Account Disclosure	25	Borrower Signature Affidavit 014-0718 - S
12	Engineers Certification of foundation, required on Manufactured Homes	26	Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet
13	Copy - Deactivated Title for Manuf. Home showing Prop. as Real Property	27	Loan Estimate (LE) Revised - Change of Circumstance Form (if applicable)
14	Well, Septic Inspections (if applicable)	28	W9 Forms for all borrowers

FHA, VA, USDA-RD SPECIFIC DOCUMENTS

FHA Documents (if applicable)

1	HUD 92900A - Addendum to Initial Loan Application	3	FHA Amendatory Clause/ RE Certification - signed & dated by all parties
2	FHA Connection Case # Assignment	4	HUD 92800.5B - Conditional Commitment Stmtnt of Appraised Value

VA Documents (if applicable)

1	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 unexpired		

USDA-RD Documents (if applicable)

1	Form 1980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid	3	Form 3555-17 Loan Note Guarantee
2	Form 3555-11 Guaranteed Rural Housing Lender Record Change	4	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)

1		3	
2		4	



**IDAHO HOUSING AND FINANCE FIRST  
MORTGAGE**

CONNECTICUT HOUSING FINANCE AUTHORITY  
999 West Street, Rocky Hill, CT 06067

**COMMITMENT FOR MORTGAGE PURCHASE**

**Date:**

**FNMA - HFA Preferred**

**CHFA Loan No.:**

**This Commitment shall terminate on:**

**Participating Lender:**

Connecticut Housing Finance Authority (CHFA) has reviewed and approved the loan submission package for the following Mortgage Loan:

**Mortgagor(s):**

**Property Address:**

**Total Loan Amount:**

**Interest Rate:**

**Loan Term: 360 Months**

This letter constitutes a Commitment by Connecticut Housing Finance Authority that IDAHO Housing and Finance Association will purchase from Participating Lender a first mortgage and note secured thereby upon the property and according to the terms referred to above, subject to and in accordance with the requirements of the Connecticut Housing Finance Authority Home Mortgage Programs Operating Manual ("Manual"). Such requirements include, without limitation, compliance with: the CHFA Owner-Occupancy requirement, Principal Residence Requirement, limited use of the property, income limits as applicable, sales price limits as applicable and all applicable requirements under the Internal Revenue Code.

**Servicer:** IDAHO Housing and Finance Association  
565 West Myrtle Street  
Boise, ID 83702

**SPECIAL COMMITMENT CONDITIONS REQUIRED BY CHFA:**

The Note must be endorsed to, and Mortgage assigned to: IDAHO Housing and Finance Association.

**CONNECTICUT HOUSING FINANCE AUTHORITY**

**CHFA Reviewer:**

By : \_\_\_\_\_

**CONNECTICUT HOUSING FINANCE AUTHORITY**  
**999 West Street - Rocky Hill, CT 06067**

**COMMITMENT FOR MORTGAGE PURCHASE**  
**DOWNPAYMENT ASSISTANCE PROGRAM (DAP)**

**Date:**

**CHFA Loan #:**

**Commitment Expiration:**

**Participating Lender:**

Connecticut Housing Finance Authority has reviewed and approved the following Mortgage Loan submission:

**Borrower/s:**

**Property Address:**

**CHFA Mortgage Program:**

**Principal Loan Amount:**

**Interest Rate:**

**Monthly Payments:**  
(Principal & Interest)

**Term:**

This letter constitutes a Commitment by Connecticut Housing Finance Authority (CHFA) to fund a DAP second mortgage and note secured thereby on the above-described property according to the terms referenced above, subject to and in accordance with the requirements of the CHFA Home Mortgage Programs Operating Manual ("Manual") and the DAP Participating Lender Agreement. CHFA has at or before closing, incurred a legally enforceable liability as a result of its agreement to provide funds toward the Borrower's required minimum cash investment.

**DAP loans must be closed in the name of the Connecticut Housing Finance Authority.**

The **Servicer** of this CHFA DAP second mortgage loan: **Idaho Housing and Finance Association (IHFA)**  
**Attn: Loan Servicing Dept.**  
**565 W. Myrtle Street – Boise, ID 83702**

All closed loan documents for **both the CHFA first mortgage loan and DAP second mortgage loan** listed on the CHFA **Loan File Submission Form 009-1107A (Conv) - or - Form 009-1107B (Gov)** must be **uploaded in IHFA Lender Connection within 24 hours of loan closing.**



**The following DAP second mortgage documentation must be included with file upload of first mortgage:**

1. Executed DAP Commitment Letter (Original to IHFA - Copy to CHFA)
2. Executed DAP Note (Original to IHFA - Copy to CHFA)
3. Executed/Recorded DAP Deed (Original IHFA within 90 days of loan closing)
4. Executed DAP – Loan Estimate (Copy to IHFA)
5. Executed DAP – Closing Disclosure (Copy to IHFA)
6. Hazard & Flood Insurance Policy/s - Mortgagor Declaration page/s (Copies to IHFA)  
**Second mortgagee clause/s as: Connecticut Housing Finance Authority - C/O HomeLoanServ.**  
**Its successors and/or assigns, as their interests may appear –**  
**P.O. Box 818007 - Cleveland, OH 44181**
7. Lender must submit all DAP mortgage payments directly to IHFA when received.  
*(Payments should not be held pending first mortgage purchase)*

Note: For complete servicer details see “Downpayment Assistance Program Servicer Guides” (DAP-ID) available at [www.chfa.org](http://www.chfa.org) under Lenders/Mortgage Program Resources/CHFA Servicer Guides.

**I/We hereby agree to the terms and conditions hereof:**

**CONNECTICUT HOUSING FINANCE AUTHORITY**

Dated:

Dated:

\_\_\_\_\_  
(Borrower Name)

By: \_\_\_\_\_  
Hazim Taib, Chief Financial Officer

\_\_\_\_\_  
(Borrower Name)

CHFA Reviewer:

Lender: \_\_\_\_\_

NMLS ID: \_\_\_\_\_

Loan Originator: \_\_\_\_\_

NMLS ID: \_\_\_\_\_

# FIRST PAYMENT LETTER

## DOWNPAYMENT ASSISTANCE PROGRAM (DAP)

Date: Prefill

CHFA Loan #: Prefill

(Prefill Borrower Name)

(Prefill Property Street)

(Prefill Property Town/State/Zip)

**Welcome to the Connecticut Housing Finance Authority and congratulations on the purchase of your new home!**

You should receive your monthly billing statement before your first payment is due, but we wanted to provide you an overview of your account and first payment details for your second mortgage financing for the Downpayment Assistance Program Loan.

### Payment Information

**First Payment Due Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_ **Monthly mortgage payments are due on the 1<sup>st</sup> day of each month.**  
(Lender/Atty Enter Due Date per DAP Note)

*(If your full monthly mortgage payment is not received within 15 days after the 1st, you will be assessed a late fee of \$5.00)*

**Total Monthly Payment:** Prefill *(All payments should be made to HomeLoanServ who will be handling the servicing of your loan).* **Payment Mailing Address: HomeLoanServ - P.O. Box 7541 - Boise, ID 83707**

### How Can You Make A Payment?

1. **Pay through the HomeLoanServ Website:** Register at <https://borrowerid.com/Account/Login> Login and select a One-time or Recurring payment. Payments can be made through your bank account, but you'll need your account number and bank routing number. Add your bank account information, choose your draft date and submit your request. *(Please allow 5 business days after the closing of your loan for your information to be available on the servicing systems).*

#### What are your online payment options?

- a. Setup a Recurring Monthly payment by enrolling in AutoPay.
- b. Make a one-time payment from your bank account on the date you specify.

2. **Pay by phone on the HomeLoanServ 24/7 automated attendant at 1-800-526-7145.** Press 9 and follow prompts. *(Note: charges may apply)*
3. **Pay by mail by sending monthly payments to HomeLoanServ - P.O. Box 7541 - Boise, ID 83707.** Please include your loan number, street address or both on your check before mailing to ensure timely posting. If you are paying additional principal, you should include this in the memo on your payment. ***Please do not send cash.***

**Should you have other questions regarding your mortgage loan, please feel free to call HomeLoanServ at 1-800-526-7145 or via e-mail at [support@Homeloanserv.com](mailto:support@Homeloanserv.com).**

*I acknowledged receipt of this payment letter:*

\_\_\_\_\_  
(Prefill borrower name)

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Prefill borrower name)

\_\_\_\_\_  
Date



**AMERINAT FIRST MORTGAGE**

CONNECTICUT HOUSING FINANCE AUTHORITY

999 West Street, Rocky Hill, CT 06067

**COMMITMENT FOR MORTGAGE PURCHASE**

**Regular Home Buyer Program**

**Date:**

**CHFA Loan No.:**

**This Commitment shall terminate on:**

**Participating Lender:**

Connecticut Housing Finance Authority (CHFA) has reviewed and approved the loan submission package for the following Mortgage Loan:

**Mortgagor(s):**

**Property Address:**

**Total Loan Amount:**

**Interest Rate:**

**Loan Term:** 360 Months

This letter constitutes a Commitment by Connecticut Housing Finance Authority to purchase from Participating Lender a first mortgage and note secured thereby upon the property and according to the terms referred to above, subject to and in accordance with the requirements of the Connecticut Housing Finance Authority Home Mortgage Programs Operating Manual ("Manual"). Such requirements include, without limitation, compliance with: the CHFA Owner-Occupancy requirement, Principal Residence Requirement, limited use of the property, income limits as applicable, sales price limits as applicable and all applicable requirements under the Internal Revenue Code.

**Servicer:** AmeriNat  
217 S. Newton Avenue  
Albert Lea, MN

**CONNECTICUT HOUSING FINANCE AUTHORITY**

**CHFA Reviewer:**

By : \_\_\_\_\_

**CONNECTICUT HOUSING FINANCE AUTHORITY**  
**999 West Street - Rocky Hill, CT 06067**

**COMMITMENT FOR MORTGAGE PURCHASE**  
**DOWNPAYMENT ASSISTANCE PROGRAM (DAP)**

**Date:**

**CHFA Loan #:**

**Commitment Expiration:**

**Participating Lender:**

Connecticut Housing Finance Authority has reviewed and approved the following Mortgage Loan submission:

**Borrower/s:**

**Property Address:**

**CHFA Mortgage Program:**

**Principal Loan Amount:**

**Interest Rate:**

**Monthly Payments:**

(Principal & Interest)

**Term:**

This letter constitutes a Commitment by Connecticut Housing Finance Authority (CHFA) to fund a DAP second mortgage and note secured thereby on the above-described property according to the terms referenced above, subject to and in accordance with the requirements of the CHFA Home Mortgage Programs Operating Manual ("Manual") and the DAP Participating Lender Agreement. CHFA has at or before closing, incurred a legally enforceable liability as a result of its agreement to provide funds toward the Borrower's required minimum cash investment.

**DAP loans must be closed in the name of the Connecticut Housing Finance Authority.**

The **Servicer** of this CHFA DAP second mortgage loan: **Capital For Change, Inc. (C4C)**  
**Attn: Loan Servicing Dept.**  
**10 Alexander Drive - Wallingford, CT 06492**

The following DAP second mortgage documentation must be **faxed or delivered overnight to the DAP servicer within 24 hours of loan closing** to: **Loan Set-up** @ Fax: (860) 920-2041 Phone: (860) 233-5165 Ext. 2041

**CHFA DAP second mortgage documentation for delivery to servicer:**

1. Executed DAP Commitment Letter (Original to C4C – Copy to CHFA)
2. Executed DAP Note (Original to C4C – Copy to CHFA)
3. Executed/Recorded DAP Deed (Original to C4C within 90 days of closing)
4. Executed DAP Closing Disclosure (Copy to C4C)
5. Uniform Residential Loan Application (First page only - Copy to C4C)
6. Executed W-9 Form - for all Borrowers (Copy to C4C)
7. Executed Borrower's Signature Affidavit - for all borrowers (CHFA Form 041-0718 - Copy to C4C)
8. Hazard & Flood Insurance Policy/s - Mortgagor Declaration page/s (Copies to C4C)

**Second mortgagee clause/s as: Connecticut Housing Finance Authority- C/O Capital For Change Inc.  
Its successors and/or assigns, as their interests may appear -10 Alexander Dr. Wallingford, CT 06492**

9. Lender must submit all DAP mortgage payments directly to Capital For Change, Inc. (C4C) when received.  
(Payments should not be held pending first mortgage purchase)

Note: For complete servicer details see “Downpayment Assistance Program Servicer Guides” (DAP-AM-LNDR) available at [www.chfa.org](http://www.chfa.org) under Lenders/Mortgage Program Resources/CHFA Servicer Guides.

**I/We hereby agree to the terms and conditions hereof:**

**CONNECTICUT HOUSING FINANCE AUTHORITY**

Dated:

Dated:

\_\_\_\_\_  
(Borrower Signature)

By: \_\_\_\_\_  
Hazim Taib, Chief Financial Officer

\_\_\_\_\_  
(Borrower Signature)

CHFA Reviewer:

Lender: \_\_\_\_\_

NMLS ID: \_\_\_\_\_

Loan Originator: \_\_\_\_\_

NMLS ID: \_\_\_\_\_

# FIRST PAYMENT LETTER

## DOWNPAYMENT ASSISTANCE PROGRAM (DAP)

Date: Prefill

CHFA Loan #: Prefill

(Prefill Borrower Name)

(Prefill Property Street)

(Prefill Property Town/State/Zip)

**Welcome to the Connecticut Housing Finance Authority and congratulations on the purchase of your new home!**

You should receive your monthly billing statement before your first payment is due, but we wanted to provide you an overview of your account and first payment details for your second mortgage financing for the Downpayment Assistance Program Loan.

### Payment Information

**First Payment Due Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_ **Monthly mortgage payments are due on the 1<sup>st</sup> day of each month.**  
(Lender/Atty Enter Due Date per DAP Note)

*(If your full monthly mortgage payment is not received within 15 days after the 1st, you will be assessed a late fee of \$5.00)*

**Total Monthly Payment:** Prefill *(All payments should be made to **Capital For Change, Inc. (C4C)** who will be handling the servicing of your loan).* **Payment Address: Capital For Change, Inc. (C4C) P.O. Box 844553 - Boston, MA 02284-4553**

### How Can You Make A Payment?

- 1. Pay through the Capital For Change, Inc. Website:** Register at <https://myloanaccess.capitalforchange.org/> and select a One-time or Recurring payment. Payments can be made through your bank account, but you'll need your account number and bank routing number. Add your bank account information, choose your draft date and submit your request. *(Please allow 5 business days after the closing of your loan for your information to be available on the servicing systems).*

#### What are your online payment options?

- a. Setup a Recurring Monthly payment by enrolling in AutoPay.*
- b. Make a one-time payment from your bank account on the date you specify.*

- 2. Pay by phone:** By calling Capital For Change, Inc. (C4C) at 1-860-233-5165. *(Note: charges may apply)*

- 3. Pay by mail - Send payments to: Capital For Change, Inc. (C4C) - P.O. Box 844553 – Boston, MA 02284-4553**

Please include your loan number, street address or both on your check before mailing to ensure timely posting. If you are paying additional principal, you should include this in the memo on your payment. ***Please do not send cash.***

**Should you have other questions regarding your mortgage loan, please feel free to call Capital For Change, Inc. (C4C) at 1-800-992-3665 or via e-mail at: [customerservice@capitalforchange.org](mailto:customerservice@capitalforchange.org)**

*I acknowledged receipt of this payment letter:*

\_\_\_\_\_  
*(Prefill borrower name)*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*(Prefill borrower name)*

\_\_\_\_\_  
*Date*

## CHFA LOAN PROCESSING & UNDERWRITING

### SUCCESS TIPS

**ALL FILES MUST BE FULLY UNDERWRITTEN & CLEARED TO CLOSE BY YOUR UNDERWRITER PRIOR TO SUBMISSION**

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1. CHFA overlays that apply to all loans:
  - Income and Sales Price Limits
  - First Time Homebuyer Eligibility (*waived in Targeted Areas for loans without DAP*)
  - Maximum Total Debt Ratio = 45% (DAP = 35% / 43%)
2. Most recent 3 years signed Federal Tax Returns OR Transcripts are required for loans in non-targeted area. (*Targeted Areas require 1 year signed Federal Tax Returns or Transcripts*)
3. An Income Calculation Worksheet must be provided for all files and include both repayment and CHFA income limit calculations. Lenders can use the CHFA worksheet or their own.
4. CHFA Borrower Eligibility Certificate is required for all loans and **MUST BE COMPLETED IN FULL**. The borrower(s) must be listed on line #24 of form in addition to all other occupying household members.
5. FFIEC.gov census tract validation to be provided in all files and verified in LOS.
6. Follow Insurer i.e. FHA, VA, USDA [RD] or PMI or Investor i.e. FNMA, FHLMC guidelines for first mortgage loan.
7. Follow AUS Findings. Make sure all Non-Government Loans are entered into AUS under HFA Preferred or HFA Advantage, as applicable.
8. Review Commitment for Mortgage Purchase for accuracy as soon as received from CHFA.

### TIPS FOR SUBMITTING LOANS FOR CHFA REVIEW

1. Follow CHFA Processing and File Submission order Checklists. There are six (6) types:
  - a. Idaho Housing and Finance Assoc. (Conventional -or- Government), as applicable.
  - b. AmeriNat (Conventional) -or- Service Release Lenders (Government), as applicable.
  - c. Downpayment Assistance Program(CHFA) Servicers (Idaho) or (AmeriNat & Service Retained Lenders (C4C).
2. Confirm the **interest rate, points, and program type** in LOS and on Loan Documents BEFORE submitting the loan to CHFA. PLEASE NOTE: The CHFA LOS Administrator or Sr. Processor in your organization can edit loan information in LOS.
3. The Loan Transmittal must be signed and dated by Lender's Underwriter and must match the AUS Findings.
4. LOS to be updated with accurate information matching final signed Transmittal and 1003.
5. Additional Data Screen must be submitted in CHFA LOS and 1003 must be uploaded and "submitted" in CHFA LOS prior to submitting loan files for review. The 1003 submission is under "X" Government Monitoring.
6. Documents to be uploaded via ShareFile, accessed through LOS.



## TIPS FOR PROCESSING AND UNDERWRITING LOANS WITH DAP

1. DAP worksheet must be completed accurately in CHFA LOS prior to submission.  
*(all changes to worksheet calculations must be updated).*
2. All CHFA DAP loans must be closed in the name of the Connecticut Housing Finance Authority –  
999 West Street, Rocky Hill, CT 06067.
3. Remember the maximum hours allowed for calculating repayment income is sixty (60) hours per week.  
*(this includes combined income from base salary, overtime or second job).*
4. All Collection accounts must be paid prior to closing, regardless of AUS Findings with the exception of Medical Collections. This includes payoff of all delinquent IRS tax obligations currently in repayment.
5. Review paystubs and bank statements for additional deposit accounts not disclosed as well as direct deposits, garnishments and transfers. Document all undisclosed activity shown on these documents.
6. All liquid asset accounts must be disclosed and verified *(most recent 3 months statements required)*. Any deposit or withdrawal greater than or equal to 10% of borrower's gross monthly income to be sourced.
7. Apply "common-sense" underwriting! If borrower has borderline credit history, no rental history, substantial overdrafts and little savings – additional alternative credit may be requested. Document the file; tell CHFA why the file should be approved.
8. Double check the terms of DAP/Subordinate financing are correct in AUS.
9. Refer to CHFA Operating Manual Section 8 – Downpayment Assistance Program and DAP Matrix in the Loan Program Outlines and Underwriting Guide for questions on DAP eligibility, underwriting guidelines and overlays.

## Questions?

Please email

**SFAMinquiry@chfa.org**

**SPECIAL NOTE:** *All Missing Exhibit Letters from CHFA must be reviewed by the Lender's UNDERWRITER to ensure requested items will clear conditions upon CHFA second review of file for approval.*