



(Formerly known as AmeriNational Community Services, LLC)

Dear Mortgage Originator,

We would like to take this opportunity to introduce ourselves. We are AmeriNat (formerly known as AmeriNational Community Services, LLC), a Sub-Servicer for Connecticut Housing Finance Authority. To facilitate communications between our two companies please provide AmeriNat “ New Loan Setup Dept.” with a list of personnel at your company to contact for questions relating to the servicing released files.

Below is a list of employees that will be able to help you with any questions or concerns you may have.

EMPLOYEE DIRECTORY & CONTACT LIST

Customer Service:

Toll Free: (800) 943-1988 • Fax: (562) 745-1281

Payment Correspondence Address:

AmeriNat
P.O. Box 52211
Phoenix, AZ 85072-2211

Loan File Submission Address:

AmeriNat
Attention: Loan SetupDept.
217 S. Newton Ave
Albert Lea, MN 56007

New Loan Setup Email:

Loansetups@amerinatls.com

Tax and Insurance Email:

taxins@amerinatls.com

Employee Name	Ext.	Position/ Title	Email Address
Kasey Wolters	1316	Setup Supervisor	kwolters@amerinatls.com
Frank Camble	1912	Customer Service Manager	fcamble@amerinatls.com
Customer Service	7920	Group Email	CustomerService@amerinatls.com

(888) 263-7628 • (507) 377- 6030 • 217 S. Newton Avenue, Albert Lea, MN 56007 • www.amerinatls.com

Quality Through Innovation and Experience



(Formerly known as AmeriNational Community Services, LLC)

Servicing Transfer Guidelines for CHFA Loans

I. SERVICING FILE / DOCUMENTS

- A. Loan files must be submitted to AmeriNat **within 10 days after purchase**. Please deliver files to:

AmeriNat
Attention: Loan Setup Dept.
217 S. Newton Ave
Albert Lea, MN 56007

- B. Required Documentation in loan file: **SEE ATTACHED FILE DOCUMENT ORDER CHECK LIST.**
- C. All CHFA first mortgage loans delivered to AmeriNat **must include an assignment in the name of the Connecticut Housing Finance Authority (CHFA), 999 West Street, Rocky Hill, CT06067.**

II. ESCROW

- A. The AmeriNat Escrow Information Sheet must be completed in its entirety.
- B. The originating lender/seller is responsible for preparing the notification to the insurance company/agent regarding the change of servicer and requesting a change of loss payee endorsement, as well as a new declaration page. The mortgagee clause should read as follows:

Connecticut Housing Finance Authority
C/O AmeriNat,
Its Successors and/or Assigns, ATIMA
PO Box 123
Downey, CA 90241

1. Please forward copies of the mortgagee change letters to AmeriNat.
- C. **FHA**
1. An individual HUD form 92080 must be completed. Also, a copy of the screen-print from the FHA Connection showing Mortgage Record Change complete. **AmeriNat's HUD MTG ID is # 23422 and CHFA Holder # 06238-09998.**
- D. **USDA/RS (RHS)**
1. A copy of the LNG should be included in the loan file.
 2. The originating lender/seller should notify USDA/RD (RHS) of the servicing transfer and include a copy of the transfer notice in the file.
- E. **Optional Insurance**
1. Please provide a list of all loans that have optional insurance and the insurance company name, type of coverage (life, health, or disability), and whether the coverage is single or joint.
- F. **Real Estate Taxes**
1. Any bills received after the transfer date must be forwarded to AmeriNat prior to the delinquent date. Any penalties incurred due to the late arrival of servicing packages will be charged back to the originating lender/seller.

III. Customer Service

- A. Any pending research or customer inquiries should be completed prior to the transfer. Any problems outstanding as of transfer should be forwarded with a synopsis of what has been completed, and clearly marked in the file.
- B. All correspondence, insurance renewals/cancellations, customer inquiries, real estate tax bills, etc., received after the transfer date, should be identified with your loan number and forwarded to AmeriNat.

If you have any questions or concerns regarding the loan transfer, please contact the Loan Setup Dept. at loansetups@amerinatls.com. We look forward to working with you and would like to take this opportunity to thank you in advance for your cooperation.



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LOAN INFORMATION SHEET

Borrower 1. _____ Soc Sec # _____

Borrower 2. _____ Soc Sec # _____

Property Address _____

Mailing Address _____

Home Phone _____

Work Phone 1. _____

Cell Phone _____

Work Phone 2. _____

Your Loan # _____

CHFA Loan # _____

Original Loan Amount _____

P & I Payment _____

Purchase Loan Amount _____

Escrow Payment _____

Interest Rate _____

Escrow Pymt Breakdown _____

Closing Date _____

County Tax _____

Interest Paid Thru Date _____

City Tax _____

Maturity Date _____

Hazard Insurance _____

Loan Type _____

Other _____

(1 - Conventional, 2- VA, 3- FHA, 4 Conventional Insured)

Total Payment _____

FHA / VA Case # _____

Mortgage Ins. Commitment# _____

ESCROW INFORMATION SHEET

Borrower/s _____ Loan # _____

County Taxes

County Name _____ Tax ID # _____
Address _____ Monthly Amount _____
_____ Paid Thru Date _____
Telephone # _____ Annual Tax Amount _____
Taxes Paid: _____ Annually _____ Semi-Annually _____ Quarterly _____ Other _____

City / Town / Borough Taxes

County Name _____ Tax ID # _____
Address _____ Monthly Amount _____
_____ Paid Thru Date _____
Telephone # _____ Annual Tax Amount _____
Taxes Paid: _____ Annually _____ Semi-Annually _____ Quarterly _____ Other _____

School Taxes

County Name _____ Tax ID # _____
Address _____ Monthly Amount _____
_____ Paid Thru Date _____
Telephone # _____ Annual Tax Amount _____
Taxes Paid: _____ Annually _____ Semi-Annually _____ Quarterly _____ Other _____

Mortgage Insurance

Name of PMI Company _____ Next Due Date _____
Annual Amount _____
Certificate # _____ Effective Date _____

FHA MIP

FHA Case # _____ Annual Amount _____
One Time MIP Amount _____ Monthly Premium _____
Date Last Paid _____ Next Due Date _____

Hazard Insurance

Attach a Copy of Policy

Name of Carrier _____ Policy Number _____
Dwelling Coverage Amount _____ Annual Premium _____
Effective Dates _____ Replacement Cost Coverage? _____

Flood Insurance

Attach a Copy of Policy

Name of Carrier _____ Policy Number _____
Dwelling Coverage Amount _____ Annual Premium _____
Effective Dates _____

SAMPLE LETTER - HAZARD INSURANCE COMPANY

Date

Name and Address
of Insurance
Company

Re: Policynumber
Effective (Policy start date to policy end date)
Name of Insured: Joe Smith
Sue Smith
1 Main Street
Downtown, MD 12345

The servicing of the above referenced loan has been transferred. Please forward all future renewal billing to the address listed below and issue an endorsement to correct the mortgagee clause to read:

**Connecticut Housing Finance Authority
C/O AmeriNat
Its successors and/or assigns, ATIMA
PO Box 123
Downey, CA 90241**

Thank you for your immediate attention to this matter.

Sincerely
Service Release Administrator

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT - or - SERVICE RETAINED LENDERS

CONVENTIONAL MORTGAGES



HFA Preferred™ & HFA Advantage® Loans that are NOT IHFA Eligible/Credit Scores < 620

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 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

Section 1 - Commitment / Transmittal

- | | |
|---|--|
| <input type="checkbox"/> 1 File Submission Checklist - CHFA Form 009-1108 - AM | <input type="checkbox"/> 3 Final Trans Summary(1008) - dated/signed by UW (when UW signature not available, email from UW indicating specific loan approval is acceptable) |
| <input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document (i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.) | <input type="checkbox"/> 4 |

Section 2 - First Mortgage Loan Approval & Application

- | | |
|---|--|
| <input type="checkbox"/> 1 Final/Verified Loan Application (1003) signed by Mtg Ln Originator | <input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA) |
| <input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Ln Originator) | <input type="checkbox"/> 4 Private Mortgage Insurance Certificate - Copy (if applicable) |

Section 3 - 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"/> 8 |

Section 4 - Income / Employment - (Most Recent Documentation on Top)

INCLUDE ALL INCOME DOCUMENTS IN ONE PDF, STACKED SEPARATELY FOR EACH APPLICANT - IN ORDER LISTED BELOW

- | | |
|---|---|
| <input type="checkbox"/> 1 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Repayment) | <input type="checkbox"/> 7 Academic Student Transcript - for full-time student |
| <input type="checkbox"/> 2 Income Analysis Wrksheet - 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"/> 9 ~ 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 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-Business Signed required per AUS findings |
| <input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs | <input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable) |

Section 5 - Assets - (Most Recent Documentation on Top)

- | | |
|--|--|
| <input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable) | <input type="checkbox"/> 3 Asset Statements (Bank name & ownership) min 1 mth within 30 day period |
| <input type="checkbox"/> 2 Gift Documentation per FNMA guidelines | <input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable) |

Section 6 - Property / Appraisal

- | | |
|--|---|
| <input type="checkbox"/> 1 Appraisal Report (include Color Photos, Street View, Comparables) | <input type="checkbox"/> 6 Flood Hazard Notice |
| <input type="checkbox"/> 2 Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable) | <input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other |
| <input type="checkbox"/> 3 Certificate of Occupancy (if applicable) | <input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed) |
| <input type="checkbox"/> 4 Evidence Condo is FNMA Eligible - CHFA Form 013-490 - or - Equivalent | <input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed) |
| <input type="checkbox"/> 5 Flood Life of Loan Determination Certificate | <input type="checkbox"/> 0 |

AmeriNat - Conventional Mtg - Continued

Section 7 - CHFA REQUIRED DOCUMENTS (if applicable)

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CHFA FINANCE DEPARTMENT - CLOSED LOAN DOCUMENTS

Detail Purchase Advice Funding Sheet - CHFA Form 066-0408	Participating Lender Certification - (Original) CHFA Form 019-1101
Assignment of Mortgage (Copy) naming Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067	Mortgage Insurance Certificate (Copy) - (FHA,VA,USDA, or PMI)

CLOSING DOCUMENTS - AMERINAT

AmeriNat - Loan Information Sheet - Completed	(Original/Recorded) Assignment of Mortgage naming Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067																																																								
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****Recorded Mortgage, Assignment and Title Policy must be delivered within 90 days of loan purchase****

CHFA DOWN PAYMENT ASSISTANCE PROGRAM/s CLOSING DOCUMENTS (IF APPLICABLE)

CHFA SUBORDINATE MORTGAGE SERVICER: Capital for Change, Inc. (C4C) (See Capital For Change, Inc. Servicing Guide)

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">1</td><td>Original Executed Commitment Letter/s (Copy to CHFA-CHFA subord. Financing)</td></tr> <tr><td style="text-align: center;">2</td><td>Original DAP and Time To Own Note (Copy to CHFA - Closed in CHFA's name)</td></tr> <tr><td style="text-align: center;">3</td><td>Original DAP and Time To Own Deed (within 90 days of closing)</td></tr> </table>	1	Original Executed Commitment Letter/s (Copy to CHFA-CHFA subord. Financing)	2	Original DAP and Time To Own Note (Copy to CHFA - Closed in CHFA's name)	3	Original DAP and Time To Own Deed (within 90 days of closing)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">4</td><td>Loan Estimate/s (LE)</td></tr> <tr><td style="text-align: center;">5</td><td>Closing Disclosure/s (CD)</td></tr> <tr><td style="text-align: center;">6</td><td>Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of C4C serv. info.</td></tr> </table>	4	Loan Estimate/s (LE)	5	Closing Disclosure/s (CD)	6	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of C4C serv. info.
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First Mortgagee Clause: Connecticut Housing Finance Authority, C/O AmeriNat
ISAOA/ATIMA: PO Box 123, Downey, CA 90241

Second Mortgagee Clause: Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C)
ISAOA/ATIMA: 10 Alexander Drive, Wallingford, CT 06492.

Miscellaneous Documents (if applicable)

1	3
2	4

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT - or - SERVICE RETAINED LENDER

GOVERNMENT MORTGAGES

(Form for FHA, VA or USDA Only)



Date: _____

All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order

COMPLETE THE FOLLOWING TO SUBMIT LOANS IN CHFA LOS:

- Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (If applicable)
- Complete And Submit CHFA LOS Additional Data Screen
- Upload The Final Loan Application (1003) In CHFA LOS

LENDER 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)
-------------	---------------	-------------------------------------

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

Section 1 - Commitment / Transmittal

<table style="width: 100%;"> <tr><td><input type="checkbox"/> 1 File Submission Checklist - CHFA Form 009-1108 - AM</td></tr> <tr><td><input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document</td></tr> <tr><td><input type="checkbox"/> 3 Final Trans Summary (1008) FNMA (USDA Loans ONLY - dated/signed by UW)</td></tr> <tr><td><input type="checkbox"/> (When UW signature not available, email from UW indicating specific loan approval is acceptable)</td></tr> </table>	<input type="checkbox"/> 1 File Submission Checklist - CHFA Form 009-1108 - AM	<input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document	<input type="checkbox"/> 3 Final Trans Summary (1008) FNMA (USDA Loans ONLY - dated/signed by UW)	<input type="checkbox"/> (When UW signature not available, email from UW indicating specific loan approval is acceptable)	<table style="width: 100%;"> <tr><td><input type="checkbox"/> 4 USDA Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee</td></tr> <tr><td><input type="checkbox"/> 5 HUD 92900LT - Final Underwriting & Transmittal Summary (dated/signed by UW)</td></tr> <tr><td><input type="checkbox"/> 6 VA Form 26-6393 Loan Analysis (signed by UW & dated)</td></tr> <tr><td><input type="checkbox"/></td></tr> </table>	<input type="checkbox"/> 4 USDA Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee	<input type="checkbox"/> 5 HUD 92900LT - Final Underwriting & Transmittal Summary (dated/signed by UW)	<input type="checkbox"/> 6 VA Form 26-6393 Loan Analysis (signed by UW & dated)	<input type="checkbox"/>
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Section 2 - First Mortgage Loan Approval & Application

<table style="width: 100%;"> <tr><td><input type="checkbox"/> 1 Final/Verified Loan Application (1003) signed by Mtg Loan Originator</td></tr> <tr><td><input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Loan Originator)</td></tr> </table>	<input type="checkbox"/> 1 Final/Verified Loan Application (1003) signed by Mtg Loan Originator	<input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Loan Originator)	<table style="width: 100%;"> <tr><td><input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA, GUS)</td></tr> <tr><td><input type="checkbox"/> 4</td></tr> </table>	<input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA, GUS)	<input type="checkbox"/> 4
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<input type="checkbox"/> 4					

Section 3 - Credit & Fraud Checks

<table style="width: 100%;"> <tr><td><input type="checkbox"/> 1 Credit Supplements (if applicable)</td></tr> <tr><td><input type="checkbox"/> 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)</td></tr> <tr><td><input type="checkbox"/> 3 Bankruptcy Report / Discharge (if applicable)</td></tr> <tr><td><input type="checkbox"/> 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated</td></tr> </table>	<input type="checkbox"/> 1 Credit Supplements (if applicable)	<input type="checkbox"/> 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)	<input type="checkbox"/> 3 Bankruptcy Report / Discharge (if applicable)	<input type="checkbox"/> 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated	<table style="width: 100%;"> <tr><td><input type="checkbox"/> 5 Credit Report Inquiry Explanation with Documentation - signed & dated</td></tr> <tr><td><input type="checkbox"/> 6 Divorce Decree / Property Separation Agreements (if applicable)</td></tr> <tr><td><input type="checkbox"/> 7 Child Support Verification (if applicable)</td></tr> <tr><td><input type="checkbox"/></td></tr> </table>	<input type="checkbox"/> 5 Credit Report Inquiry Explanation with Documentation - signed & dated	<input type="checkbox"/> 6 Divorce Decree / Property Separation Agreements (if applicable)	<input type="checkbox"/> 7 Child Support Verification (if applicable)	<input type="checkbox"/>
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<input type="checkbox"/> 7 Child Support Verification (if applicable)									
<input type="checkbox"/>									

Section 4 - Income / Employment - (Most Recent Documentation on Top)

INCLUDE ALL INCOME DOCUMENTS IN ONE PDF, STACKED SEPARATELY FOR EACH APPLICANT - IN ORDER LISTED BELOW

<table style="width: 100%;"> <tr><td><input type="checkbox"/> 1 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Repayment)</td></tr> <tr><td><input type="checkbox"/> 2 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Income Limit)</td></tr> <tr><td><input type="checkbox"/> 3 Verification of Employment (past 2 yrs with start/end dates)</td></tr> <tr><td><input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income)</td></tr> <tr><td><input type="checkbox"/> 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)</td></tr> <tr><td><input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs</td></tr> </table>	<input type="checkbox"/> 1 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Repayment)	<input type="checkbox"/> 2 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Income Limit)	<input type="checkbox"/> 3 Verification of Employment (past 2 yrs with start/end dates)	<input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income)	<input type="checkbox"/> 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)	<input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs	<table style="width: 100%;"> <tr><td><input type="checkbox"/> 7 Academic Student Transcript - for full-time student</td></tr> <tr><td><input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area</td></tr> <tr><td style="text-align: center;">~ OR ~ (Do Not Include Both - Delays File Review Process)</td></tr> <tr><td><input type="checkbox"/> 8 Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target area - all schedules</td></tr> <tr><td><input type="checkbox"/> 8 Fed. Tax Return-Business Signed required per AUS findings</td></tr> <tr><td><input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable)</td></tr> </table>	<input type="checkbox"/> 7 Academic Student Transcript - for full-time student	<input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area	~ OR ~ (Do Not Include Both - Delays File Review Process)	<input type="checkbox"/> 8 Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target area - all schedules	<input type="checkbox"/> 8 Fed. Tax Return-Business Signed required per AUS findings	<input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable)
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Section 5 - Assets - (Most Recent Documentation on Top)

<table style="width: 100%;"> <tr><td><input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable)</td></tr> <tr><td><input type="checkbox"/> 2 Gift Documentation per FNMA guidelines</td></tr> </table>	<input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable)	<input type="checkbox"/> 2 Gift Documentation per FNMA guidelines	<table style="width: 100%;"> <tr><td><input type="checkbox"/> 3 Asset Statements (Bank name & ownership) min 1 mth within 30 day period</td></tr> <tr><td><input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable)</td></tr> </table>	<input type="checkbox"/> 3 Asset Statements (Bank name & ownership) min 1 mth within 30 day period	<input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable)
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Section 6 - Property / Appraisal

<table style="width: 100%;"> <tr><td><input type="checkbox"/> 1 Appraisal Report (include Color Photos, Street View, Comparables)</td></tr> <tr><td><input type="checkbox"/> 2 Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)</td></tr> <tr><td><input type="checkbox"/> 3 Certificate of Occupancy (if applicable)</td></tr> <tr><td><input type="checkbox"/> 4 Evidence Condo is VA / FHA approved</td></tr> <tr><td><input type="checkbox"/> 5 Flood Life of Loan Determination Certificate</td></tr> <tr><td><input type="checkbox"/> 6 Flood Hazard Notice</td></tr> <tr><td><input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other</td></tr> <tr><td><input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed)</td></tr> <tr><td><input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed)</td></tr> </table>	<input type="checkbox"/> 1 Appraisal Report (include Color Photos, Street View, Comparables)	<input type="checkbox"/> 2 Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)	<input type="checkbox"/> 3 Certificate of Occupancy (if applicable)	<input type="checkbox"/> 4 Evidence Condo is VA / FHA approved	<input type="checkbox"/> 5 Flood Life of Loan Determination Certificate	<input type="checkbox"/> 6 Flood Hazard Notice	<input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other	<input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed)	<input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed)	<table style="width: 100%;"> <tr><td><input type="checkbox"/> 10 Escrow Holdback Agreement (if applicable)</td></tr> </table> <h4 style="text-align: center; background-color: #e0e0e0; padding: 2px;">203(K) Rehabilitation Loans</h4> <table style="width: 100%;"> <tr><td><input type="checkbox"/> 1 HUD 92700 - Maximum Mtg Worksheet</td></tr> <tr><td><input type="checkbox"/> 2 HUD Consultant Report (if applicable)</td></tr> <tr><td><input type="checkbox"/> 3 Work Estimates - Fully Executed - Copy</td></tr> <tr><td><input type="checkbox"/> 4 Work Write-up and signed Contract - Copy</td></tr> <tr><td><input type="checkbox"/> 5 Contractor Licenses - Copy</td></tr> <tr><td><input type="checkbox"/> 6 Contractor Liability Insurance - Copy</td></tr> <tr><td><input type="checkbox"/></td></tr> </table>	<input type="checkbox"/> 10 Escrow Holdback Agreement (if applicable)	<input type="checkbox"/> 1 HUD 92700 - Maximum Mtg Worksheet	<input type="checkbox"/> 2 HUD Consultant Report (if applicable)	<input type="checkbox"/> 3 Work Estimates - Fully Executed - Copy	<input type="checkbox"/> 4 Work Write-up and signed Contract - Copy	<input type="checkbox"/> 5 Contractor Licenses - Copy	<input type="checkbox"/> 6 Contractor Liability Insurance - Copy	<input type="checkbox"/>
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AmeriNat Government Mtg - Continued

Section 7 - CHFA REQUIRED DOCUMENTS (if applicable)

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Homeownership Counseling

19	Pre-Closing Homebuyer Education Certificate
19	Pre-Purchase Homebuyer Education Certificate
19	Online Homebuyer Education (FinallyHome!@) Certificate
20	Financial Fitness Certificate
21	Landlord Certificate (if 2-4 unit residence)

CHFA FINANCE DEPARTMENT - CLOSED LOAN DOCUMENTS

Detail Purchase Advice Funding Sheet - CHFA Form 066-0408	Participating Lender Certification - (Original) CHFA Form 019-1101
(Copy) Assignment of Mortgage naming Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067	Mortgage Insurance Certificate (Copy) - (FHA,VA,USDA, or PMI)

CLOSING DOCUMENTS - AMERINAT

AmeriNat - Loan Information Sheet - Completed	(Original/Recorded) Assignment of Mortgage naming Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067																																																						
AmeriNat - Escrow Information Sheet - Completed	Original/Final Documents Mailed To: AmeriNat Attn: Loan Setup Dept. - 217 S. Newton Ave. Albert Lea, MN 56007																																																						
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Home showing Prop. as Real Property</td></tr> <tr><td style="width: 20px; text-align: center;">13</td><td>Well, Septic Inspections (if applicable)</td></tr> <tr><td style="width: 20px; text-align: center;">14</td><td>New Construction Exhibits (if applicable)</td></tr> </table>	1	Commitment Letter - (CHFA) Fully Executed	2	CHFA (Subordinate Financing) Copy Executed Commitment Letter/s Only	3	Other Subordinate Financing - Copy Second Mortgage Note & Deed	4	Flood Life of Loan Determination Certificate - Transferred to AmeriNat	5	Flood Insurance Policy (if applicable) List CHFA C/O AmeriNat as Mortgagee	6	Hazard Ins. Policy/Binder - List CHFA C/O AmeriNat as Mortgagee	7	Hazard Ins. - Condo Master Insurance Policy (if applicable)	8	Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable)	9	Title Ins. 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FHA, VA, USDA SPECIFIC DOCUMENTS

FHA Documents (if applicable)

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VA Documents (if applicable)

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****Recorded Mtg & Assignment, Title Policy and FHA MIC/VA LGC/USDA LNG must be delivered within 90 days of loan purchase****

CHFA DOWN PAYMENT ASSISTANCE PROGRAM/s CLOSING DOCUMENTS (IF APPLICABLE)

CHFA SUBORDINATE MORTGAGE SERVICER: Capital for Change, Inc. (C4C) (See *Capital For Change, Inc. Servicing Guide*)

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First Mortgagee Clause: Connecticut Housing Finance Authority, C/O AmeriNat
ISAOA/ATIMA: PO Box 123, Downey, CA 90241

Second Mortgagee Clause: Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C)
ISAOA/ATIMA: 10 Alexander Drive, Wallingford, CT 06492.