



**CAPITAL
FOR CHANGE**

Mobile/Manufactured Home First-Time Homebuyer Program

Pre-Qualification Instructions

- 1) **Complete the attached application and CHFA Mobile Home Criteria Worksheet with the appropriate information for all borrowers.**
- 2) **Provide copies of the following documents along with the form:**
 - 3 years signed federal tax returns including ALL schedules and W-2's (2016/2015/2014)**
 - Most recent statement for each bank, investment, or retirement account (all pages)**
 - Current Income Documentation (provide documents for any income type(s) that apply):**
 - W2 employee: 3 most recent paystubs**
 - Self-Employed (Schedule C or 1099): Include Schedule C or 1099 forms with tax returns**
 - Self-Employed (non-Schedule C): 3 most recent business tax returns, all schedules**
 - Fixed income (i.e. Social Security, Pension): Most recent award letter(s)**
 - Child Support/Alimony: Court order(s) for all amounts & proof of receipt**
Note: Alimony, child support, or separate maintenance income does not have to be considered as a basis for repaying this loan if the applicant does not choose to include it. However, the Connecticut Housing Finance Authority (CHFA) will still require this income to be considered for income limit purposes only.
 - Other Income: Please explain in the "other income" section of the form**
- 3) **Submit all items by one of the following methods:**

Fax: (860) 920-2022

Email (pdf files only): lending@chif.org

**Mail: Capital For Change, Inc.
Attn: Mobile Home Program
121 Tremont Street
Hartford, CT 06105**

If you have any questions, or are having trouble locating any of the requested documents, please contact us:

**Phone: (860) 233-5165, ext. 2004
Toll-Free: (800) 992-3665, ext. 2004
Email: lending@capitalforchange.org**

**NMLS ID: 276717
Kristen Fusco NMLS ID: 1028530**



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Application

Borrower Name: _____

Social Security Number: _____ Date of Birth: _____

Employer: _____ Monthly Income: \$ _____

Address: _____

Position: _____

Number of Years/Months with Employer: _____ Years _____ Months

If less than 2 years with current employer:

Prior Employer: _____ Monthly Income: \$ _____

Position: _____

Dates Employed: _____ to _____

Prior Employer: _____ Monthly Income: \$ _____

Position: _____

Dates Employed: _____ to _____

Other Income (if applicable):

Type: _____ Monthly Amount: \$ _____

Type: _____ Monthly Amount: \$ _____

Assets (including retirement accounts):

Bank: _____ Account Type: _____ Balance: \$ _____

Bank: _____ Account Type: _____ Balance: \$ _____

Bank: _____ Account Type: _____ Balance: \$ _____

Co-Borrower Name: _____

Social Security Number: _____ Date of Birth: _____

Employer: _____ Monthly Income: \$ _____

Address: _____

Position: _____

Number of Years/Months with Employer: _____ Years _____ Months

If less than 2 years with current employer:

Prior Employer: _____ Monthly Income: \$ _____

Position: _____

Dates Employed: _____ to _____

Prior Employer: _____ Monthly Income: \$ _____

Position: _____

Dates Employed: _____ to _____

Other Income (if applicable):

Type: _____ Monthly Amount: \$ _____

Type: _____ Monthly Amount: \$ _____

Assets (including retirement accounts):

Bank: _____ Account Type: _____ Balance: \$ _____

Bank: _____ Account Type: _____ Balance: \$ _____

Bank: _____ Account Type: _____ Balance: \$ _____



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Current Address: _____

Number Years/Months at current address: _____ Years _____ Months

Current monthly rent payment: \$ _____

If less than 2 years at current address:

Prior Address: _____

Number Years/Months at prior address: _____ Years _____ Months

Prior Address: _____

Number Years/Months at prior address: _____ Years _____ Months

Mailing Address: _____
(if different from current address)

Property Address/Towns of interest: _____

	Borrower		Co-Borrower
Phone Numbers:	Home: _____	/	_____
	Cell: _____	/	_____
	Work: _____	/	_____

Email address: _____ / _____

First-Time Homebuyer (circle one): Y N

Veteran/Active Military (circle one): Y N

Citizenship/Immigration status (circle one): US Citizen Green Card Work Visa

Marital Status (circle one): Married Unmarried Separated

Household size: 1 2 3 4 5 6 7 8

(Total number of people who will live in home)

Ages of dependents: _____

Approximate Price Range: \$ _____ to \$ _____

Source of Down Payment: Checking/Savings Retirement Funds Gift
(circle all that apply)

Other _____

****Please Note:** A 20% down payment is required when purchasing a mobile home**

Opinion of Credit rating: Excellent Good Fair Poor

Additional Information: _____



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Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a pre-qualification from Capital For Change, Inc. (C4C) for the mobile home mortgage program offered by the Connecticut Housing Finance Authority (CHFA).
2. Any information provided is true and complete.
3. As part of the application process, C4C may verify information contained in my/our loan application and in other documents required in connection with the application. I/We understand this information may include, but is not limited to: employment history and income; copies of personal or business tax returns and W-2 statements for the previous three (3) years; and other pertinent personal information for confidential use by C4C.
4. I/We further authorize C4C to order a consumer credit report and verify other credit information.
5. I/We authorize C4C F to share any and all information contained within this application and related documents with the Connecticut Housing Finance Authority (CHFA).
6. A copy of this authorization may be accepted as an original.
7. This authorization may be used for a period not to exceed three (3) months from the date of signature.
8. I/We have fully read and understood these statements.

Borrower

Date

Co-Borrower

Date

**Mobile Manufactured Home Financing
Criteria Worksheet**

Note: Eligible applicants must be first-time homebuyers (or prior homeowners who have not owned a home in the last three years) and must meet regular CHFA Homebuyer Mortgage Program guidelines. Loans are originated through Capital For Change (C4C). If you feel that you meet the qualifications for a loan for the purchase of a mobile home, please fill out this form and contact C4C directly at (860) 233-5165, ext. 2004 for further instructions regarding the loan application process.

Borrower Name: _____

Current Address: _____

Contact Information: Home: _____ Cell: _____
Work: _____ E-mail: _____

Co-Borrower Name: _____

Current Address: _____
(If different from borrower)

Contact Information: Home: _____ Cell: _____
Work: _____ E-mail: _____

Mobile Manufactured Home Information

Manufacturer's Name: _____

Model Name and Model No.: _____

Manufacturer's Serial No.: _____

Year (must be manufactured after 1976): _____

Length and Width: _____

Mobile Home Park Information

Name of Park: _____

Address of Park: _____

This Mobile Home Park is licensed by the State of Connecticut Department of Consumer Protection (DCP): Yes No: (Attach verification)

Park Contact Name: _____

Mailing Address: _____

Phone: _____ **Email:** _____

➤ Is the mobile home park a Co-op? Yes No: (CHFA does not finance Co-ops.)

➤ Is the mobile home park a 55+ Community? Yes No:



