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
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: $____

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
Other _____________________
**Please Note: A 20% down payment is required when purchasing a mobile home**
Opinion of Credit rating: Excellent Good Fair Poor
Additional Information: _______________________________________________________________
______________________________________________________________________________
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.*

<table>
<thead>
<tr>
<th>Borrower Name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Address:</td>
<td></td>
</tr>
</tbody>
</table>
| Contact Information: | Home:  
| Work:  
| E-mail:  |

| Co-Borrower Name: |  |
| Current Address: |  |
| Contact Information: | Home:  
| 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: ☐
• Borrower(s) must locate their mobile manufactured home in a State of Connecticut licensed Mobile Home Park.

• The mobile manufactured home must be affixed to the lot according to local zoning and/or park regulations, however, any wheels must be deflated and/or removed.

• The owner(s) of the Mobile Home Park must:
  a) Provide copies of the state license, municipal approvals, and rules and regulations for the park;
  b) Provide such documents, approvals, consents and disclosures as may be required by applicable statutes and regulations
  c) Enter into a lease agreement for the lot with the borrower(s) for a term of not less than one year, and provide for renewals.

• The holder of any mortgage on the mobile home park may be required to enter into a nondisturbance agreement which recognizes the rights of the borrower(s) and CHFA under the lease in the event that the mobile home park should default under its mortgage.

My signature below acknowledges that I have read, and intend to comply with, the above statements. I understand that the mobile home park must fit the above stated requirements for CHFA to consider providing financing for a mobile manufactured home under this program. Further, to the best of my knowledge, the Mobile Home Park to which I intend to move can meet these criteria.

________________________________________________ _____________________________________________
(Borrower) (Co-Borrower)

Downpayment Information

CHFA will only loan up to 80% of the appraised value of the mobile home, or up to 80% of the purchase price of the mobile home, whichever is less. The Borrower(s) will be responsible for providing funds for the difference. These funds cannot be borrowed; they must come from borrower(s) own savings or a qualified gift (as verified by a letter from the donor, verification of availability of funds by donor, and proof of borrower(s) receipt of funds).

My signature below acknowledges that I have read and understand the downpayment requirement for the program, and I am able to meet this requirement.

_______________________________________________ _________________________________________________
(Borrower) (Co-Borrower)

Basic Employment/Income Information

Borrower Employer: __________________________________________________________

Position Held: ________________________________________________________________

Years on Job: _______ If less than 2 years, previous employer/position held:

_________________________________________________         _____________________________________________
(Previous Employer) (Position)

Gross Monthly Income: $__________________ (Do not include Overtime, Bonus or Commission Income)

Other Income: Monthly Amount: $__________ Source of Income: _______________
Co-Borrower Employer: _________________________________________________________________

Position Held: _________________________________________________________________

Years on Job: _______ If less than 2 years, previous employer/position held:

(Previous Employer) (Position)

Gross Monthly Income: $__________ (Do not include Overtime, Bonus or Commission Income)

Other Income: Monthly Amount: $__________ Source of Income: _____________

Basic Expense Information

Current Monthly Housing Expense: $____________

Other Current Monthly Payments:

<table>
<thead>
<tr>
<th>Creditor</th>
<th>Monthly Payment:</th>
<th>Balance:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto Loans/Lease:</td>
<td></td>
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</tr>
<tr>
<td>Auto Loans/Lease:</td>
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<tr>
<td>Student Loan</td>
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<tr>
<td>Child Support</td>
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</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total: _____________

Note: The borrower(s) will be required to retain an attorney to close a CHFA Mobile Home Loan and will be responsible for paying the fees and expenses of that attorney.

The information provided in this document is, to the best of my knowledge, true and factual. I understand this document is a program criteria worksheet, and does not constitute an application for a loan. The purpose of this document is to determine if my situation meets the basic criteria required to pursue a formal application for Mobile Manufactured Home Financing through CHFA. Further, I understand acceptance of this worksheet by CHFA is in no way a commitment from CHFA to issue a loan to me at this time or at any other time.

______________________ _____________________________
(Borrower) (Co-Borrower)

______________________ _____________________________
(Print Name) (Print Name)

Lender: Capital For Change, Inc.
NMLS ID: 276717
Loan Originator: Kristen M. Fusco
NMLS ID: 1028530