



## *Homeownership Program Bulletin*

**Date: August 16, 2006**

**Program Bulletin #2006-17**

**To: CalHFA Approved Lenders**

### **COLLECTION OF BORROWER'S MILITARY SERVICE STATUS**

Effective September 1, 2006, CalHFA will begin asking borrowers for their U.S. Military Service status. Our new Military Status Questionnaire is attached and should be completed and signed by all CalHFA Borrowers. Lenders must include this completed questionnaire in all first mortgage loan submission packages and in all CHDAP and HIRAP Only loan submission packages.

Also attached is a copy of the revised CalHFA Loan Submission Check List which has been modified to include the new questionnaire as a mandatory document.

The new questionnaire and Check List are available on our web site by going to Homeownership under Business Partners, then clicking on Program Forms. The new questionnaire has been incorporated into the SFF application and is available on our web site. To print the revised SFF application, go to Homeownership, click on Program Descriptions, then select the SFF program. The link to the application is located within the program description.

To request an electronic version of the new questionnaire or the revised CalHFA Loan Submission Check List, please contact Lender Services at (916) 445-9902. Electronic copies can be sent via email or by disk.

For questions about this bulletin, contact CalHFA Homeownership Programs by phone 916.324.8088; by fax 916.324.6589; by email at [homeownership@calhfa.ca.gov](mailto:homeownership@calhfa.ca.gov) and you can always visit CalHFA's web site at: [www.calhfa.ca.gov](http://www.calhfa.ca.gov)

Please send all loan files and documents to:  
CalHFA Homeownership Programs  
1121 L Street, 7<sup>th</sup> Floor  
Sacramento, CA 95814

Attachments



## Military Service Questionnaire

(For Informational Purposes Only)

CalHFA Manifest Number: \_\_\_\_\_

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

Borrower Name: \_\_\_\_\_

Co-Borrower (1) Name: \_\_\_\_\_

Co-Borrower (2) Name: \_\_\_\_\_

Co-Borrower (3) Name: \_\_\_\_\_

**Military Service:** Is this person now serving, or has this person ever served on active duty in the U.S. Armed Forces, Military Reserves, or National Guard?

|                  |                              |                             |  |
|------------------|------------------------------|-----------------------------|--|
| Borrower:        | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Decline to Report |
| Co-Borrower (1): | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Decline to Report |
| Co-Borrower (2): | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Decline to Report |
| Co-Borrower (3): | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> Decline to Report |

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Borrower (1)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Borrower (2)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Borrower (3)

\_\_\_\_\_  
Date



California Housing Finance Agency

## CalHFA Loan Submission Check List

*Submit Copies Only*

| √ | LEFT SIDE OF FILE - <b><u>Mandatory CalHFA Forms</u></b>   |
|---|--|
|   | 1. Borrower's Affidavit – Rev. 12/15/02 (4 pages) All blanks completed, including 1, 8a, 12, 13, 14, 15 and 16, Borrowers and lender to date and sign page 4   |
|   | 2. Seller's Affidavit – Rev. 12/15/02 (2 pages) All blanks completed, including 1, 3a, and 4; sellers to date and sign page 2  |
|   | 3. CalHFA Notice and Borrower Representations Affidavit – Rev. 12/15/02 (2 pages) Borrowers to date and sign page 2  |
|   | 4. Lender Verification of Citizenship/Qualified Alien Status – Rev. 12/15/02 (1 page) Lender to fully complete, date and sign  |
|   | 5. Statement of Citizenship, Alienage, and Immigration Status for State Public Benefits – Rev. 12/15/02 (10 pages; submit only first 4 pages) Each borrower to complete applicable Section A or B and sign a separate statement form on page 4 |
|   | 6. Military Service Questionnaire – Rev. 8/15/06 (1 page) Borrowers to sign and date   |

| √ | RIGHT SIDE OF FILE - <b><u>Loan Documents</u></b>  |
|---|--|
|   | 7. Mortgage Insurance Services Application, fully completed (conventional loans only)  |
|   | 8. Lender's final in house underwriting approval with list of conditions   |
|   | 9. MCAW/Loan Analysis/Transmittal Summary (1008)   |
|   | 10. Final Typed Loan Application (1003) Borrowers' (and co-signors, if applicable)   |
|   | 11. Loan Application (1003) Initial application signed by borrowers (and co-signors, if applicable)  |
|   | 12. Credit Report (CR) If mortgage appears in the last three years, provide (a) address of property on credit report, (b) explanation from borrowers, (c) 3-year landlord rating, and (d) evidence of borrower's first-time homebuyer status |
|   | 13. All applicable Explanation Letters, if any   |
|   | 14. Verification of Employment – written or verbal (must verify start date)  |
|   | 15. Pay stubs for one (1) month – no more than 60 days old   |
|   | 16. W-2's – most current year  |
|   | 17. Year-to-Date Profit & Loss on any Schedule C Business, if applicable   |
|   | 18. Federal Income Tax Returns (1040s) Full copies; latest three consecutive years   |
|   | 19. CalHFA Tax Return Affidavit – ONLY if borrower was not required to file 1040 returns   |
|   | 20. IRS Form 4506 (Item #5 to be left blank) signed by borrowers   |
|   | 21. Verification of Funds to close, i.e. bank statements, gift letter/funds, etc. (conventional loans only)  |
|   | 22. Verification of required cash reserves, i.e. bank statements, etc. (conventional loans only)   |
|   | 23. Purchase Contract or Escrow Instructions – full copy signed by buyers and sellers  |
|   | 24. Appraisal (URAR) with photos, sketch and map   |
|   | 25. Condominium Homeowners Association Certificate (conventional loans only)   |
|   | 26. Preliminary Title Report with address supplement and map   |
|   | 27. Subordinate Financing – provide sample of all DAP or closing cost assistance loan-closing documents from entity  |
|   | 28. VA Certificate of Eligibility – Form 1880  |