

Colorado Housing and Finance Authority  
www.chfainfo.com

**CHFA HomeAccess<sup>SM</sup> Credit Review Submission Voucher & File Order**

- (1) Submission Date: \_\_\_\_\_ (2) Estimated Closing Date: \_\_\_\_\_
- (3) Lender: \_\_\_\_\_
- (4) Lender Address: \_\_\_\_\_
- (5) Lender Contact: \_\_\_\_\_
- (6) Contact Email Address: \_\_\_\_\_
- (7) Phone Number: (\_\_\_\_\_) \_\_\_\_\_ (8) Fax (\_\_\_\_\_) \_\_\_\_\_
- (9) Send Decision Letter: Email  Fax  Mail
- (10) CHFA Loan Number: 1<sup>st</sup> \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_
- (11) Borrower(s) Name: \_\_\_\_\_

**If submitting a paper file, remove all staples and secure file with a binder clip or rubber band. Do not hole punch documents. Submit files in the order of this Submission Voucher. Please do not submit duplicate documents.**

**All required documents must be submitted in the Credit Review package for approval.**

By submission of this document, the Participating Lender affirms that it is in compliance with the Colorado Mortgage Broker Registration Act, as amended (the "Act") and the Federal Secure and Fair Enforcement for Mortgage Licensing Act of 2008 ("SAFE Act") and has either provided to the Borrower(s) the disclosures required by the Act or asserts that it is exempt from the requirement to provide one or more of said disclosures.

**Please submit all second mortgage documents in a separate file with the CHFA Form 700H-2<sup>nd</sup>. If submitting electronically, second mortgage documents must be in a separate electronic file.**

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1. **CHFA Form 700H, Compliance Review Submission Voucher and File Order**
  2. **CHFA Form 715H, Automatic Payment Authorization Agreement**, fully completed with voided check, if applicable
  3. **CHFA Form 716H, Authorization for Release of Information**
  4. **CHFA Form 717H, Contact Information**
  5. **Proof of Permanent Disability**, in accordance with Social Security definitions
  6. **Property Inspection** *\*required even for new construction*
  7. **Rental Payment History**, standard rental verification from landlord, credit report covering the past 12 months, or cancelled checks for the last 12 months
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**HomeAccess Program Mortgage Revenue Bond Documents:**

1. Original **CHFA Form 401, Initial Applicant Affidavit**
  2. Original **CHFA Form 404, Seller Affidavit**. *This form is not required until CHFA purchases the loan; however, it is helpful to submit this form prior to closing the loan.*
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**Required on all loans:**

1. **CHFA Form 740, Risk Information Score Card** *\*required on all manually underwritten loans, and all Borrower(s) with credit score between 580 and 619*
2. **Initial Fannie Mae 1003, Uniform Residential Loan Application**, completed in full and signed by all Borrower(s), Cosigner(s), and Lender
3. **Verification of Rent/Mortgage** *\*required with CHFA Risk Information Score Card*
4. **Verification of employment**, not older than 120 days at time of Mortgage Loan closing, or a verbal verification as an alternative
5. **Current paystub(s)**; most recent 30 days of paystub(s) for all current jobs, showing the year-to-date income earnings. If year-to-date earnings are not included on the paystub(s), provide other supporting documentation (i.e., bookkeeper letter or copy of ledger)
6. **Self-employment income documentation**, including year-to-date profit and loss statement, balance sheet, and two years' business tax returns with all schedules. *\*required for self-employed Borrower(s)*
7. **Verification of other income**, including but not limited to child support, alimony, social security, pension, interest dividends, gross household income from all occupants in the household 18 and over, etc.
8. **Credit report**, (either TRMCR or RMCR) including credit scores. If credit is alternate, an alternative credit report from a Credit Reporting Agency is required.
9. **Bank Statements**; 3 most recent months required with all deposits explained. \$750 Borrower Contribution must be from Borrower(s) own funds. If Borrower(s) sign up for ACH, the Borrower Contribution is reduced to \$500.
10. **Previous three years' federal tax returns**, complete with all schedules. CHFA will accept a full IRS computer printout.
11. **Purchase Contract with all attachments and addenda**, signed by all parties
12. **Title Commitment**, complete with legal description (must be clear and legible)
13. **Appraisal, complete Uniform Residential Appraisal Report**, with all attachments (legible photos, site map, floor plan, appraisers license)
14. **Market Conditions Addendum**, required on all Appraisals performed on or after April 1, 2009 (Fannie Mae Form 1004MC/Freddie Mac Form 71, released November 2008)
15. **Condominium Approval Documents**; Lender must provide applicable approval from mortgage insurer or guarantor, or Fannie Mae; Condominium Questionnaire or Condominium Appraisal containing accurate project information; Blanket Insurance Policy; HO6 Policy; and HOA Certificate of Good Standing for all Condominiums.
16. **Homebuyer Education Certificate**, required for **all** borrowers, either online or classroom-based and must be completed prior to written contract.

17. **Construction to Permanent/Bridge Loan Note**, showing a term of 24 months or less, if applicable
18. Copy of **Certificate of Permanent Location for a Manufactured Home** or **Affidavit of Real Property for a Manufactured Home**, original to be recorded and submitted to CHFA. See the CHFA Seller's Guide.
19. **Land trust, deed restriction, or affordable housing covenant documentation**; Lender must provide applicable approval of Land Trust/Lease, Deed Restriction, or Covenant from mortgage insurer or guarantor, or Fannie Mae. **If there is a CHFA Second Mortgage, Lender must submit required documents to CHFA for review prior to Compliance Approval.**
20. **CHFA Form 719, Affidavit of Veteran for Exception to First Time Homebuyer Requirement**, completed and notarized.  
*\*required for Eligible Veteran waivers only*
21. **VA Form DD-214, Certificate of Release or Discharge from Active Duty**, evidencing the Borrower was discharged or released under conditions other than dishonorable *\*required for Eligible Veteran waivers only*
22. Copy of **Borrower Authorization Disclosure**, signed by Borrower(s)
23. Copy of **Potential Servicing Transfer Disclosure**, signed by Borrower(s)

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**FHA Documents:**

1. **Automated Underwriting findings, Total Scorecard**, if applicable
2. **FHA Loan Underwriting and Transmittal Summary (HUD-92900-LT)**; *must be signed by underwriter and include reasons for approval*
3. **Conditional Commitment and all attachments**, signed by Underwriter FHA, CRV, or MCRV for new construction, with all Underwriter conditions attached
4. Copy of **Important Notice to Homebuyers - HUD 92900 B Disclosure**, signed by Borrower(s)
5. Copy of **For Your Protection Get a Home Inspection Disclosure**
6. **FHA Case Number Query including date of Case Number Assignment**, printout from FHA Connection

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**RD-USDA Documents:**

1. **Automated Underwriting Findings, Guarantee Underwriting System (GUS)**
2. **Underwriting Transmittal (Fannie Mae Form 1008, Uniform Underwriting and Transmittal Summary)**; *must be signed by underwriter if manually underwritten*
3. **RD Form 1981-86, Request for Reservation of Funds**, if applicable
4. **RD Form 1908-18, Conditional Commitment**, if applicable, with conditions, requirements, and Participating Lender certification

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**Additional Documentation Requirements**

1. **Any additional documentation required for Lender Underwriter Approval that is not previously listed on this Submission Voucher.**
2. *Please do not submit duplicate documents.*

**Please submit all required documents in the Credit Review package for approval. Incomplete or missing documents may result in a denial and delay CHFA's processing time.**