

document delivery process

chfa home finance



chfa[®]

*financing the places where
people live and work*

Disclaimer

This Disclaimer applies to all content provided through CHFA webinars or other training events. The training content provided is intended to help explain CHFA's programs, but should not be relied upon as an alternative to the CHFA Seller's Guide. CHFA makes reasonable efforts to ensure that information provided in its trainings is up-to-date and accurate. If there are any discrepancies between information provided in a training event, including in slide presentations, and CHFA's Seller's Guide and/or eNews, the later documents should be relied upon.



electronic loan document delivery process

- Upload documents through the HomeConnection site for all CHFA loan programs
- Access information regarding status of loan documents
 - When documents are received
 - When documents are accepted
 - When documents are invalid
- Document requirements based on loan program and dwelling type

electronic loan document delivery process (continued)

- Document checklists for each program available on CHFA website or in HomeConnection – **do not include in file**
- All documents must be uploaded in PDF format
- Security on documents, fillable documents or documents with hyperlinks will not open in the system
 - Document would need to be corrected, deleted and re-uploaded to same line
- File size limit is 50 mbs
 - Larger file submissions increase processing time and delay file check in
- Training is encouraged prior to using the system

homeconnectionsm link

about chfa contact chfa for participating lenders for investors careers

financing the places where people live and work

Grant yourself the freedom to have the home you've always wanted with CHFA's Down Payment Assistance Grant.

[Click here to learn more.](#)

- homeownership**
Make your dreams of homeownership come true with CHFA. We offer:
 - Home purchase and refinance loans
 - Down payment assistance
 - Closing cost assistance
 - Homebuyer education classes
- rental housing**
Let CHFA help you build and preserve affordable housing to strengthen Colorado communities. We offer:
 - Financing for developers
 - Low income housing tax credits
 - Classes for property owners, staff, and residents
- business lending**
Get capital to grow your business. Our programs can help you realize your entrepreneurial dreams. CHFA has:
 - Programs for nonprofit and for-profit businesses
 - Unique resources for manufacturers, healthy food grocers, and rural businesses

current customers

- home mortgage customers
 - account login
 - mortgage assistance
- multifamily and business customers
 - account login
- single family lenders**
 - homeconnectionsm**
- business lenders



homeconnection login page

chfa. chfa homeconnectionSM

User Name

Password

Log In

Forgot Password

Forgot User Name

Site Information

Need Help?
• [Click here for Loan Reservation Help](#)

privacy & security policy

colorado housing and finance authority

1981 Blake Street
Denver, Colorado 80202
303.297.chfa (2432)
800.877.chfa (2432) toll free
800.659.2656 tdd
www.chfainfo.com

348 Main Street
Grand Junction, Colorado 81501
970.241.2341
800.877.8450 toll free

chfa.

- Login to HomeConnection
 - If you do not have a username or password, contact CHFA



landing page

rates links & forms chfainfo.com


chfa. reservation pipeline reports change password logout

Pipeline

Show entries

	Loan Number	Borrower	Status	Product	
<input type="checkbox"/>			Reserved	CHFA Advantage (1% Borrower Premium)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>			Compliance - Approved	CHFA SmartStep (2% Borrower Premium)	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>			Compliance - Approved	CHFA Preferred (2% Borrower Premium)	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>			Pre-Funding - In Process	CHFA Advantage (2% Borrower Premium)	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>			Pre-Funding - In Process	CHFA Advantage (2% Borrower Premium)	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>			Compliance - Suspended	CHFA SmartStep (2% Borrower Premium)	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>			Reserved	CHFA Preferred (2% Borrower Premium)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>			Post Closing Outstanding	CHFA SmartStep (2% Borrower Premium)	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>			Reservation Cancelled	CHFA SmartStep (2% Borrower Premium)	<input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>			Post Closing Outstanding	CHFA SmartStep (1% Borrower Premium)	<input type="checkbox"/> <input type="checkbox"/>

Showing 1 to 10 of 130 entries Previous ... Next

-  This icon is used for the document delivery upload option



contact information

Doc Delivery & Contact Info

Select the appropriate person to receive file notifications and then click the 'Update Contact Info' button. You must update contact info before proceeding to document delivery.

Successfully updated contact info

First Loan

Second Loan

Document Delivery

Document Delivery

Cancel

- From the dropdown box, select the name of the person or department to receive CHFA correspondence
- Click “Update Contact Info”. You will not be able to move forward until this box is clicked
- Click on Document Delivery to enter the document delivery system

uploading documents

The screenshot shows the CHFA loan management system interface. The main area displays a table of search results for documents. The table has columns for Condition Name, Condition Status, Uploaded Date, View Document, Active, Edit, Upload, and Delete. A red arrow points to the 'Condition Name' header. A red box highlights the list of document entries, which include items with red asterisks indicating they are required for check-in. The pagination controls at the bottom show 'Page 1 of 1' and 'Page size: 25', both circled in red.

Condition Name	Condition Status	Uploaded Date	View Document	Active	Edit	Upload	Delete
Upload All Documents	Open		View All	Active			
*Automated Underwriting Findings	Open			Active			
*Credit Report	Open			Active			
*FH Case Number Assignment	Open			Active			
*Federal Tax Returns (Tax Returns Only Do Not Attach W2)	Open			Active			
*Initial Truth in Lending Disclosure	Open			Active			
Lan Trust, Deed Restriction or Affordable Housing Covenant documentation	Open			Active			
Pay stubs	Open			Active			
Profit and Loss Statement_Year to Date Signed and Dated	Open			Active			
*Purchase Contract	Open			Active			
*Title Commitment (Title Commitment Only No Supporting Docs)	Open			Active			
*Underwriting Transmittal	Open			Active			
*Uniform Residential Appraisal Report	Open			Active			
*Uniform Residential Loan Application_Initial	Open			Active			
Verification of Employment	Open			Active			
Verification of Other Income	Open			Active			

- Conditions/documents with a red asterisk (*) are required for check in of the CHFA loan file
- To create an additional condition/document line, click on the green plus button
- Conditions/documents **without** a red asterisk may be needed, depending on the type of borrower; e.g., income documentation is needed to verify borrowers do not exceed income limits
- Adjust the page size at bottom of page to see all documents in list on one page

uploading options

- Uploading options
 - Bulk
 - Preferred method for Purchase review submission files
 - Will never receive an invalid finding using this option
 - Single Line Item
 - Preferred method for Program Compliance review submission files and Final Documents
 - Best option for uploading suspend conditions
 - When uploading a document to a single line item, upload **only** the document for that line.
 - For example, when uploading an appraisal to the Appraisal Report line, do not include the final inspection, SSR, or any other document with the appraisal. For new loan submissions, any items other than the appraisal will render an “Invalid” finding in the document delivery system and the file will not check in for review.

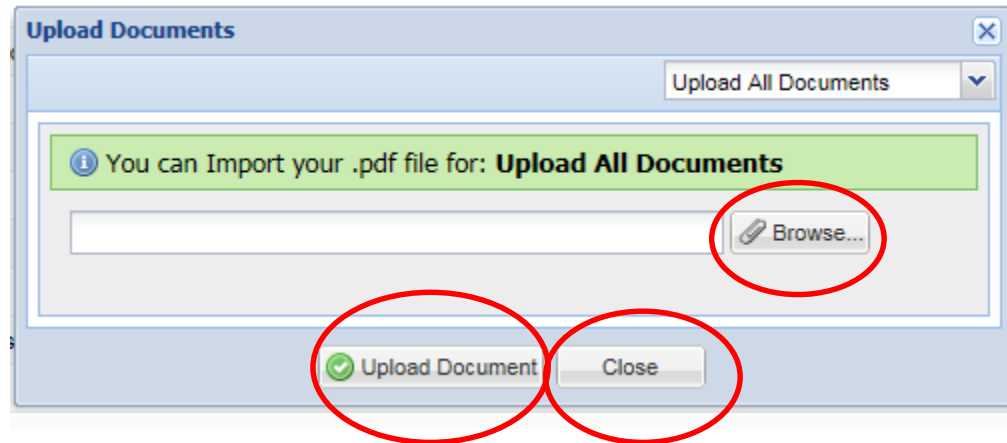
bulk uploading documents

Search Results								
<input type="checkbox"/>	Condition Name	Condition Status	Uploaded Date	View Document	Active	Edit	Upload	Delete
	<input type="checkbox"/> Upload All Documents	Open		View All	Active			
<input type="checkbox"/>	*Automated Underwriting Findings	Open			Active			
<input type="checkbox"/>	*Credit Report	Open			Active			
<input type="checkbox"/>	*FHA Case Number Assignment	Open			Active			
<input type="checkbox"/>	*Federal Tax Returns (Tax Returns Only Do Not Attach W2)	Open			Active			
<input type="checkbox"/>	*Initial Truth in Lending Disclosure	Open			Active			
<input type="checkbox"/>	Land Trust, Deed Restriction or Affordable Housing Covenant documentation	Open			Active			
<input type="checkbox"/>	Paystubs	Open			Active			
<input type="checkbox"/>	Profit and Loss Statement_Year to Date Signed and Dated	Open			Active			
<input type="checkbox"/>	*Purchase Contract	Open			Active			
<input type="checkbox"/>	*Title Commitment (Title Commitment Only No Supporting Docs)	Open			Active			
<input type="checkbox"/>	*Underwriting Transmittal	Open			Active			
<input type="checkbox"/>	*Uniform Residential Appraisal Report	Open			Active			
<input type="checkbox"/>	*Uniform Residential Loan Application_Initial	Open			Active			
<input type="checkbox"/>	Verification of Employment	Open			Active			
<input type="checkbox"/>	Verification of Other Income	Open			Active			

- “Upload All Documents” line is the bulk upload option
- To create another line after using this option, click on the green plus button



bulk uploading documents (continued)



- Click “Browse” to locate the file you would like to upload
- Click “Upload Document” after file is selected
 - You may select only one file or document to upload
- Click “Close” to close the box

status of documents

Condition Name	Condition Status	Uploaded Date	View Document	Active	Upload	Delete
Upload All Documents	Received	2/4/2015 3:16:01 PM	Click to View	Active	+	-
*Automated Underwriting Findings	Accepted	2/4/2015 4:27:00 PM	Click to View	Active	+	-
*Condominium Approval	Accepted	2/4/2015 4:27:03 PM	Click to View	Active	+	-
*Credit Report	Accepted	2/4/2015 4:26:50 PM	Click to View	Active	+	-
*FHA Case Number Assignment	Accepted	2/4/2015 4:26:45 PM	Click to View	Active	+	-
*Federal Tax Returns	Accepted	2/4/2015 4:26:56 PM	Click to View	Active	+	-
*Initial Truth in Lending Disclosure	Accepted	2/4/2015 3:57:46 PM	Click to View	Active	+	-
Land Trust, Deed Restriction or Affordable Housing Covenant documentation	Open			Active	+	-
Paystubs	Open			Active	+	-
Profit and Loss Statement_Year to Date Signed and Dated	Open			Active	+	-
*Purchase Contract	Accepted	2/4/2015 4:26:36 PM	Click to View	Active	+	-
*Title Commitment	Accepted	2/4/2015 4:26:42 PM	Click to View	Active	+	-
*Underwriting Transmittal	Open			Active	+	-
*Uniform Residential Appraisal Report	Accepted	2/4/2015 3:57:30 PM	Click to View	Active	+	-
*Uniform Residential Loan Application_Initial	Accepted	2/4/2015 3:05:04 PM	Click to View	Active	+	-
Verification of Employment	Accepted	2/4/2015 4:26:53 PM	Click to View	Active	+	-
Verification of Other Income	Accepted	2/4/2015 4:26:39 PM	Click to View	Active	+	-

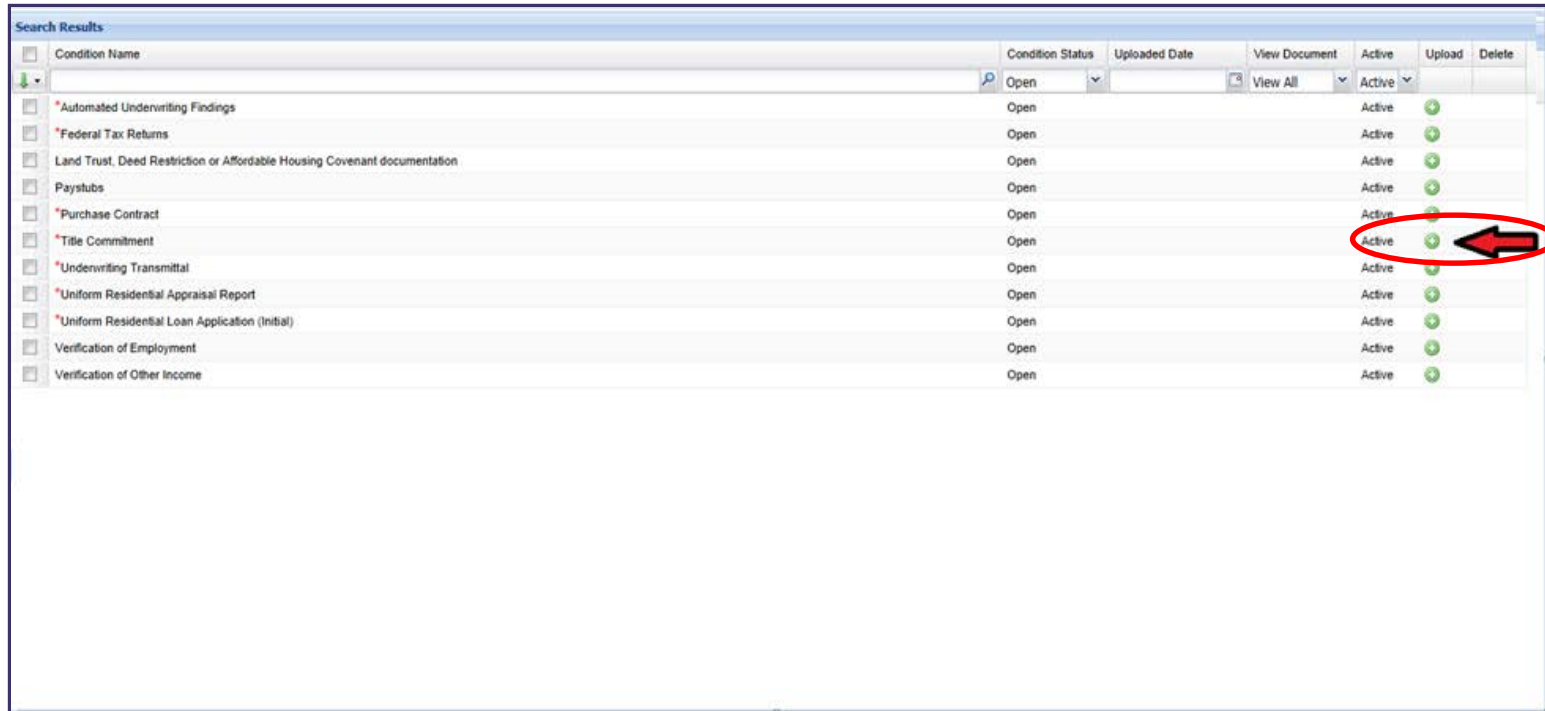
- Check for the “Received” status
 - If not showing, refresh screen
 - Do NOT re-upload file
- Documents will process through to the CHFA document retention system, in approximately 2 hours
- Check the “Condition Status” column for “Accepted”, “Open” or “Invalid” documents
 - Date and time stamp may not appear after documents are accepted



Timelines

- Files uploaded prior to 3:00 pm on a CHFA business day will have documents reviewed for accuracy prior to the end of the day
- You will receive an e-mail stating that your file has been checked in for review if all required documents are received and accepted
 - If you have not received the e-mail within 2 business hours of uploading your file, check the status of the file and documents in HomeConnection
 - Lenders responsibility to insure the file has checked in for review
- If the file does not check in for review, you should receive an e-mail within 24 hours stating you need to check the file
- CHFA business hours are 8:00 am to 5:00 pm, Monday through Friday

single document upload



The screenshot shows a table with the following columns: Condition Name, Condition Status, Uploaded Date, View Document, Active, Upload, and Delete. The 'Title Commitment' row is highlighted, and its 'Upload' button is circled in red with a black arrow pointing to it.

Condition Name	Condition Status	Uploaded Date	View Document	Active	Upload	Delete
*Automated Underwriting Findings	Open		View All	Active	+	
*Federal Tax Returns	Open			Active	+	
Land Trust, Deed Restriction or Affordable Housing Covenant documentation	Open			Active	+	
Paystubs	Open			Active	+	
*Purchase Contract	Open			Active	+	
*Title Commitment	Open			Active	+	
*Underwriting Transmittal	Open			Active	+	
*Uniform Residential Appraisal Report	Open			Active	+	
*Uniform Residential Loan Application (Initial)	Open			Active	+	
Verification of Employment	Open			Active	+	
Verification of Other Income	Open			Active	+	

- Upload ONLY the document to the line, any additional documents may result in an invalid finding
- Combine all documents of one condition in one upload
 - Example: if you have 2 paystubs, combine them into one file and upload as one document/file to the paystubs line

single document upload (continued)

Condition Name	Condition Status	Uploaded Date	View Document	Active	Edit	Upload	Delete
<input type="checkbox"/> Upload All Documents	Open		View All	Active			
<input type="checkbox"/> *Automated Underwriting Findings	Open			Active			
<input type="checkbox"/> *Credit Report	Open			Active			
<input checked="" type="checkbox"/> *FHA Case Number Assignment	Received	2/24/2015 1:59:48 PM	Click to View	Active			
<input type="checkbox"/> *Federal Tax Returns	Open			Active			
<input type="checkbox"/> *Initial Truth in Lending Disclosure	Open			Active			
<input type="checkbox"/> Land Trust, Deed Restriction or Affordable Housing Covenant documentation	Open			Active			
<input type="checkbox"/> Paystubs	Open			Active			
<input type="checkbox"/> Profit and Loss Statement_Year to Date Signed and Dated	Open			Active			
<input type="checkbox"/> *Purchase Contract	Open			Active			
<input type="checkbox"/> *Title Commitment	Open			Active			
<input type="checkbox"/> *Underwriting Transmittal	Open			Active			
<input type="checkbox"/> *Uniform Residential Appraisal Report	Open			Active			
<input type="checkbox"/> *Uniform Residential Loan Application_Initial	Open			Active			
<input type="checkbox"/> Verification of Employment	Open			Active			
<input type="checkbox"/> Verification of Other Income	Open			Active			

- File will not check in for review until all conditions/documents with a red asterisk (*) show "Accepted"
- Only the specific document is to be uploaded under the condition listed
 - e.g. only Federal Tax Returns under the Federal Tax Return document, not W-2's
 - If the document you want to submit is not listed, use the "Upload All Documents" option
 - Submit all miscellaneous conditions as one upload to this line

invalid document

Condition Name	Condition Status	Uploaded Date	View Document	Active	Upload	Delete
Upload All Documents	Open		View All	Active		
*Automated Underwriting Findings	Open			Active		
*Credit Report	Open			Active		
*Federal Tax Returns	Open			Active		
*Initial Truth in Lending Disclosure	Open			Active		
Land Trust, Deed Restriction or Affordable Housing Covenant documentation	Open			Active		
Paystubs	Open			Active		
Profit and Loss Statement Year to Date Signed and Dated	Open			Active		
*Purchase Contract	Open			Active		
*Title Commitment	Invalid	10/20/2014 12:48:09...	Click to View	Active		
*Underwriting Transmittal	Open			Active		
*Uniform Residential Appraisal Report	Open			Active		
*Uniform Residential Loan Application (Initial)	Open			Active		
Verification of Employment	Open			Active		
Verification of Other Income	Open			Active		

- Always delete an invalid document prior to uploading the correct document to the same condition line
- Deleting an invalid document will not remove an invalid status
 - You must upload the corrected document again, ensuring all issues (hyperlinks, encryption, bookmarks, etc) have been removed
- Invalid documents will not allow a file to be checked in for review

exiting document delivery

The screenshot shows a web browser window with the following details:

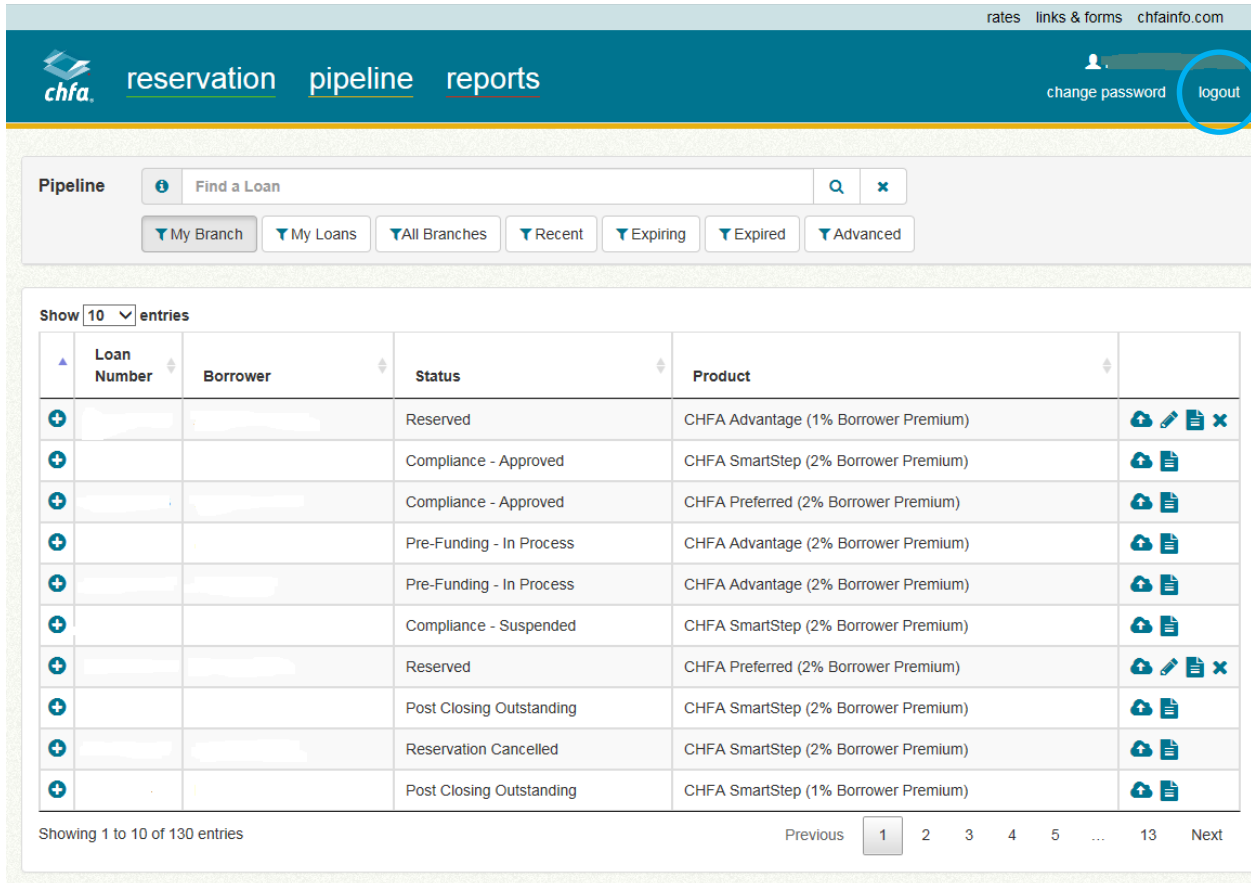
- Address bar: <http://chfa.atlostest.com/AtlasWeb/ExtCommonPageNew.aspx>
- Browser tab: Welcome to CHFA's HomeCo... ATLOS LLC (with a red circle around the 'X' icon)
- Page title: Welcome to CHFA's HomeCo... ATLOS LLC
- Page content: CHFA Loan No.: 0071002660, Name: NA, Status: Compliance. A search results table is displayed below.

Condition Name	Condition Status	Uploaded Date	View Document	Active	Upload	Delete
Upload All Documents	Open		View All	Active	+	
*Automated Underwriting Findings	Open			Active	+	
*Credit Report	Open			Active	+	
Federal Tax Returns	Open			Active	+	
*Initial Truth in Lending Disclosure	Open			Active	+	
Land Trust, Deed Restriction or Affordable Housing Covenant documentation	Open			Active	+	
Paystubs	Open			Active	+	
Profit and Loss Statement_Year to Date Signed and Dated	Open			Active	+	
*Purchase Contract	Open			Active	+	
*Title Commitment	Open			Active	+	
*Uniform Residential Appraisal Report	Open			Active	+	
*Uniform Residential Loan Application_Initial	Open			Active	+	
Verification of Employment	Open			Active	+	
Verification of Other Income	Open			Active	+	























- To exit a file, click the “X” for the browser tab in which you are working (marked at “Atlos LLC”)
 - This will return you to HomeConnection where you can upload more documents or logout
- If you exit out of your internet session by clicking the “X” in the top right hand corner, you will need to log back into HomeConnection to upload other files



homeconnection site



The screenshot displays the CHFA HomeConnection website interface. At the top, there is a navigation bar with the CHFA logo and links for "reservation", "pipeline", and "reports". On the right side of the navigation bar, there are links for "rates", "links & forms", and "chfainfo.com". Below the navigation bar, there is a search bar labeled "Find a Loan" and several filter buttons: "My Branch", "My Loans", "All Branches", "Recent", "Expiring", "Expired", and "Advanced". The main content area shows a table of loan entries. The table has columns for "Loan Number", "Borrower", "Status", and "Product". The first row is highlighted, and the "logout" button is circled in blue. The table also includes a "Show 10 entries" dropdown and a pagination bar at the bottom.

Loan Number	Borrower	Status	Product	
		Reserved	CHFA Advantage (1% Borrower Premium)	  
		Compliance - Approved	CHFA SmartStep (2% Borrower Premium)	 
		Compliance - Approved	CHFA Preferred (2% Borrower Premium)	 
		Pre-Funding - In Process	CHFA Advantage (2% Borrower Premium)	 
		Pre-Funding - In Process	CHFA Advantage (2% Borrower Premium)	 
		Compliance - Suspended	CHFA SmartStep (2% Borrower Premium)	 
		Reserved	CHFA Preferred (2% Borrower Premium)	  
		Post Closing Outstanding	CHFA SmartStep (2% Borrower Premium)	 
		Reservation Cancelled	CHFA SmartStep (2% Borrower Premium)	 
		Post Closing Outstanding	CHFA SmartStep (1% Borrower Premium)	 



- You can select another loan to upload a file for or you can click on the “logout” button to log out of the system.

reminders

- All conditions/documents with a red asterisk (*) are required
 - All required documents must be received AND accepted before the loan file will be checked in for review
- Documents must be uploaded in PDF format
- Upload any missing/open documents
- Delete invalid documents first and then re-upload the correct document to that same condition in the system. This is the ONLY way to clear an invalid document; deleting alone will not clear an invalid finding
- Suspend conditions MUST be submitted through the CHFA document delivery system
 - Notify CHFA Loan Analyst on suspend letter when you have submitted conditions to avoid delays in the review process
 - Do not include suspend conditions in email

contact information

Call us with questions:

(888) 320-3688

or email:

customerservicedesk@chfainfo.com



Like us on Facebook

www.facebook.com/CHFA.Colorado



Follow us on Twitter

twitter.com/CHFA



Subscribe to us on YouTube

www.youtube.com/user/ColoHFA

