CHFA Home Finance, 1981 Blake Street, Denver CO 80202

CHFA Section Eight™ Homeownership Program
Program Compliance Review Submission Checklist

Submission Tips

- Please use CHFA’s Document Delivery System in CHFA HomeConnection™ for all new submissions.
- All documents with a red asterisk are required. Additionally, all other documentation that is relevant to the file, including, but not limited to, income, is also required even though it is not explicitly called out via a red asterisk.
- Be sure to follow this checklist when submitting files, and to submit only the documents requested. Submitting duplicate or extraneous documents increases CHFA’s review time and will slow down the progress of your loan.
- It is a lender’s responsibility to check their pipeline report within six hours of uploading documents to confirm that the status has changed from “Reserved” to “Compliance in Process.”
- CHFA second mortgage loans must be submitted simultaneously at time of first mortgage loan submission. Second mortgage loan must be submitted to its own loan number file in the CHFA Document Delivery System.
- Suspense conditions – must be uploaded through the CHFA Document Delivery System. Conditions will be reviewed in the order received.

Submission Documents

1. Automatic Payment Program Form; fully completed with voided check, if applicable
2. CHFA Form 716H, Authorization for Release of Information
3. CHFA Form 717H, Contact Information
4. Certificate of Eligibility/HAP Calculation; from CHFA approved Public Housing Provider
5. Housing Quality Standard (HQS) inspection; showing property as Passing
6. Initial Uniform Residential Loan Application; including all addendums, if applicable *Must be completed in full and signed by all borrower(s) and Participating Lender
7. Verification of employment; *Must meet insurer/guarantor guidelines
8. Current paystub(s); If year-to-date earnings are not included on the paystub(s), provide other supporting documentation (i.e., bookkeeper letter or copy of ledger)
9. Self-Employment income documentation; used for qualifying borrowers Note: CHFA does not allow more than 15 percent business use of home
10. Verification of other income; used for qualifying borrowers
11. Credit Report; (either TRMCR or RMCR), including credit scores
12. Loan Estimate
13. Settlement Services Provider List
14. Intent to Proceed
15. Change Circumstance; if applicable
16. Purchase Contract with all attachments and addenda; *Must be signed by all parties
17. Title Commitment; completed with legal description *Must be clear and legible
18. Appraisal, complete Uniform Residential Appraisal Report; with all attachments (legible photos, site map, floor plan, appraiser’s license)
19. Condominium Approval; *For all condominiums, Participating Lender must provide applicable insurer/guarantor approval
20. Copy of Certificate of Permanent Location for a Manufactured Home or Affidavit of Real Property for a Manufactured Home; *Recorded copy required for post-closing
21. CHFA Form 780, Housing Restrictions Approval Certification; for those properties located in a Land Trust, Deed Restriction, or Affordable Housing Covenant community, if applicable

22. CHFA Form 719, Affidavit of Veteran for Exception to the First Time Homebuyer Requirement; completed and notarized *Required for Eligible Veteran waivers only

23. 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 (CHFA Form 719)

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FHA Loan Required Documents

1. FHA Loan Underwriting and Transmittal Summary (LUTS) (HUD-92900-LT); *Must be signed by Direct Endorsement Underwriting on all manually underwritten loans

2. Automated Underwriting Findings, Total Scorecard; if applicable

3. FHA Case Number Assignment; printout from FHA Connection

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RD-USDA Loan Required Documents

1. Underwriting Transmittal (Fannie Mae Form 1008, Uniform Underwriting and Transmittal Summary)

Automated Underwriting Findings, Guarantee Underwriting System (GUS)