

Colorado Housing and Finance Authority  
www.chfainfo.com

**CHFA FHA Streamline Refinance  
Program Compliance Review Submission Checklist**

**Submission Tips**

- Please use CHFA’s Document Delivery System in CHFA HomeConnection<sup>sm</sup> for all new submissions.
  - Utilizing the bulk upload feature is preferable to uploading individual documents to each condition, as it yields fewer “Invalid” documents.
  - All documents with a red asterisk are required.
  - 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.”
  - Documents to address suspend conditions may be uploaded to the Document Delivery System or emailed directly to the analyst working the file. If uploaded through the Document Delivery System, you must notify the Analyst reviewing the file of the upload in order for the suspend conditions to be reviewed.
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**CHFA Second Mortgage Loan Documents** *\*Required on all CHFA Second Mortgage Loans being subordinated*

1. **CHFA Verification of Mortgage and Payment History, CHFA Second Mortgage** *\*Second Mortgage must be current prior to closing*
2. **CHFA Form 724, Subordination Agreement** *\*Must be completed*

**Note: Original signed and notarized Subordination Agreement will be sent via regular mail. If you require overnight delivery, please provide prepaid overnight label.**

Copy of additional **Subordination Agreement(s)** *\*Required for any additional (non-CHFA) liens against the property that are not being paid off prior to closing*

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**Required on all FHA Streamline Refinance Loans:**

1. **Verification of Mortgage and Payment History, CHFA First Mortgage;** mortgage rating on credit report is acceptable *\*Must reflect 12 consecutive payments made within the month they were due*
2. Initial **Uniform Residential Loan Application**, including all addendums *\*Must be completed in full and signed by all borrower(s), cosigner(s), and lender*
3. **Title Commitment** *\*Must be clear and legible and complete with legal description*
4. **Loan Estimate**
5. **Settlement Services Provider List**
6. **Intent to Proceed**
7. **Change Circumstance, if applicable**
8. **FHA Loan Underwriting and Transmittal Summary (LUTS) (HUD-92900-LT)** *\*Must be signed by direct endorsement underwriter*
9. **FHA Case Number Assignment for new loan;** printout from FHA Connection
10. **FHA Refinance Authorization for existing loan being refinanced;** printout from FHA Connection *\*Must include date of original endorsement*