Submission Tips

- Please use CHFA’s Document Delivery System in CHFA HomeConnection® 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 “Compliance Approved” to “PreFunding 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.

1. Original and one copy of Promissory Note for first mortgage loan; endorsed to Colorado Housing and Finance Authority, without recourse *Must be signed by all borrower(s) and cosigner(s)
2. CHFA First Mortgage Payoff Statement
3. Copy of payment history *Required if lender accepted any payments on new refinance loan
4. Notice of Right to Cancel *Must be signed by all borrower(s)
5. Final underwriting approval *FHA LUTS must be signed by direct endorsement underwriter
6. Copy of executed First Deed of Trust (with all applicable Riders)
7. Copy of executed CHFA Form 205, Modification of Promissory Note and Deed of Trust, if applicable
8. All closing disclosure(s) with addendums/certifications
9. Change in circumstance, if applicable
10. Current payment history *Required if the Participating Lender has received payments. Must reflect any principal reduction credited at closing. Must reflect that monthly mortgage insurance and any late charges incurred have been paid for any payments received by the lender prior to loan purchase by CHFA.
11. Copy of Initial Escrow Account Disclosure
12. Evidence of hazard insurance or original hazard insurance policy, with sufficient coverage for both first and second mortgage loans or certificate of insurance if condominium
13. Copy of HO6 insurance policy *Required for condominiums only
14. Life of Loan Flood Determination Certificate *Must be from a CHFA-approved company
15. Evidence of flood insurance or original flood insurance policy, if applicable
16. Copy of Tax Certificate *Must show taxes are current or they must be paid at closing and reflected on HUD-1 Settlement Statement or Closing Disclosure; must include legal description
17. W-9, Request for Taxpayer Identification Number and Certification *Must be signed by all borrower(s)
18. Copy of 4506-T, Request for Taxpayer Identification Number and Certification *Must be signed by all borrower(s)
19. First Payment Disclosure *Must be signed by all borrower(s)
20. Executed Same Name Affidavit or “AKA” Letter *Must be signed by all borrower(s)
21. Copy of Power of Attorney (POA), if applicable, for borrower and/or cosigner, if used to sign loan documents
22. Any and all outstanding program compliance requirements, if applicable
☐ 23. Final **Uniform Residential Loan Application**, including all addendums *Must be fully complete and signed by all borrower(s) and cosigner(s) (if applicable) and Participating Lender

☐ 24. **FHA Lender Query by Case Number**

☐ 25. **Mortgage Record Change** *Mortgage Record Change will be required following purchase, if Lender Query by Case Number does not reflect CHFA as the holder and servicer

☐ 26. **FHA case detail results** *Must reflect payments of all mortgage insurance premiums and any late charges assessed prior to purchase by CHFA

☐ 27. **All disclosures provided to the borrower**

========================================================================================================

All required documents must be complete and accurate and submitted within 10 days of closing in order to avoid additional fees.