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 “Compliance Approved” to “Prefunding 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.
- Suspend conditions – must be uploaded through the CHFA Document Delivery System. Conditions will be reviewed in the order received.

1. Original, and one copy of Promissory Note for First Mortgage Loan, endorsed to Colorado Housing and Finance Authority, without recourse
2. Final Underwriting Approval; Fannie Mae 1008 Underwriting Transmittal, FHA Loan Underwriting Transmittal Summary (LUTS) (92900LT), or VA Loan Analysis *Must be signed if manually underwritten and include all documentation used by the underwriter to approve the loan; must include proof of satisfaction of all prior to closing conditions
3. Final Automated Underwriting Findings, followed by all documentation required per AUS Findings; CHFA will require all documentation required per the AUS Findings prior to purchase
4. Tax transcripts, if required per underwriting findings or decision
5. Asset documentation *Must include all assets required in DU Findings
6. Proof of satisfaction of all “prior to closing” appraisal requirements, completed per plans and specifications (i.e., 10-year Builder Warranty, Occupancy Certificate, etc.)
7. Proof of satisfaction of all conditions per CHFA Program Compliance Approval Letter
8. 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
9. Homebuyer Education Certificate *Required for all borrowers
10. Copy of executed First Deed of Trust, with all applicable riders
11. Copy of CHFA Form 205, Modification of Promissory Note and Deed of Trust, if applicable *Fully executed by borrower and lender
12. Copy of executed Warranty Deed *Only occupying borrower(s) can take title
13. Copy of Title Commitment
14. All closing disclosure(s) with addendums and change in circumstance, if applicable
15. Copy of Initial Escrow Account Disclosure
16. Original CHFA Form 110, Buy Down Agreement, if applicable
17. Evidence of hazard insurance or copy of original hazard insurance policy, with sufficient coverage, or certificate of insurance if property is a condominium
18. Copy of HO6 insurance policy *Required for condominiums only
19. Life of Loan Flood Determination Certificate *Must be from a CHFA-approved company
20. Evidence of flood insurance or copy of original flood insurance policy, if applicable
21. Copy of Tax Certificate *Must show taxes are current or they must be paid at closing and reflected on the or Closing Disclosure; must include legal description
22. Copy of W-9, Request for Taxpayer Identification Number and Certification *Must be signed by all borrower(s)
23. Copy of 4506-T, Request for Transcript of Tax Return *Must be signed by all borrower(s)
24. Copy of First Payment Disclosure *Must be signed by all borrower(s)
25. Copy of executed Same Name Affidavit or “AKA” Affidavit *Must be signed by all borrower(s)
26. Certified copy of executed Power of Attorney(s) (POA), if applicable, for borrower and/or seller if used by borrower to sign loan documents and/or seller to sign real estate documents
27. Final Uniform Residential Loan Application, including all addendums, if applicable *Must be fully executed and signed by all borrower(s) and participating lender
28. All disclosures provided to the borrower
29. Copy of Certificate of Permanent Location for a Manufactured Home or Affidavit of Real Property for a Manufactured Home; recorded copy to be submitted to CHFA
30. Improvement Location Certificate (ILC) or other acceptable documentation *Required when property has a private or community well
31. Escrow for Completion Agreement, if applicable
32. Final property inspection(s), if applicable

FHA Loan Required Documents
1. CHFA Down Payment Assistance Award Letter
   a. CHFA Form 504, CHFA DPA Grant Award Letter *Required for all FHA loans with down payment assistance; must be signed by all borrower(s)
   b. CHFA Form 367, CHFA Down Payment Closing Cost Assistance Award Letter for Second Mortgage Loan *Required for all FHA loans with a CHFA Second Mortgage Loan; must be signed by all borrower(s)
2. Mortgage Record Change
3. FHA Conditional Commitment *Must be signed by Direct Endorsement Underwriter
4. FHA Case Detail Results *Must reflect payments of all mortgage insurance premiums and any late charges assessed prior to purchase by CHFA

VA Loan Required Documents
1. VA Form 26-1820, Report and Certification of Loan Disbursement
2. VA Lender’s Notice of Value
3. LAPP, CRV, or MCRV for new construction, if applicable

RD-USDA Loan Required Documents
1. Mortgage Record Change
2. RD Form 3555.21, Request for Single Family Housing Loan Guarantee
3. RD Form 3555-18E, Conditional Commitment

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