

Colorado Housing and Finance Authority
www.chfainfo.com

CHFA SmartStep Plussm
CHFA Preferred Plussm
CHFA FirstStep Plussm
Second Mortgage Programs
Purchase Review Submission Checklist

Submission Tips

- Please use CHFA's Document Delivery System in CHFA HomeConnectionsm for all new submissions.
 - All documents with a red asterisk are required. Additionally, all other documentation that is relevant to the file 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.
 - Suspend conditions – must be uploaded through the CHFA Document Delivery System. Conditions will be reviewed in the order received.
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Lender Instructions

1. All CHFA second mortgage Loans must be submitted simultaneously with the CHFA first mortgage loan file. The second mortgage file must be uploaded to the second mortgage file number in the CHFA Document Delivery System.
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Submission Documents

1. Original and one copy of **CHFA Form 305, CHFA Second Mortgage Loan Promissory Note**
 2. Copy of executed **CHFA Form 310, CHFA Second Mortgage Loan Deed of Trust**
 3. Copy of executed **CHFA Form 205, Modification of Promissory Note and Deed of Trust**, if applicable **Fully executed by borrower only*
 4. **CHFA Form 377, CHFA Second Mortgage Loan Closing Disclosure** or **lender's Second Mortgage Closing Disclosure**, if applicable **Lender's Second Mortgage Closing Disclosure must meet CHFA requirements*
 5. **CHFA Form 335B, CHFA HUD-1A Settlement Statement (non-amortizing)**, or **lender's Second Mortgage HUD-1A Settlement Statement (non-amortizing)**, if applicable **Lender's HUD-1A Settlement Statement must meet CHFA requirements*
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All required documents must be complete and accurate and submitted within 10 days of closing to avoid additional fees.