

Colorado Housing and Finance Authority
www.chfainfo.com

CHFA SmartStep PlusSM
CHFA Preferred PlusSM
Second Mortgage Programs
Lock to 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.
- Suspense conditions – must be uploaded through the CHFA Document Delivery System. Conditions will be reviewed in the order received.
- This document list is not all inclusive of what may be required by FHA, VA, USDA-RD, Fannie Mae, Freddie Mac or by local, state and federal laws, regulations or other requirements, as applicable. CHFA relies on its Participating Lenders to comply with any and all applicable legal and regulatory requirements relating to the origination and underwriting of the loan including, but not limited to, disclosure requirements. CHFA reserves the right to request additional documentation from the Lender as needed in CHFA's sole discretion.

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.

Submission Documents

1. Original and one copy of **CHFA Form 305, CHFA Second Mortgage Loan Promissory Note**; *fully executed*
2. Copy of executed **CHFA Form 310, CHFA Second Mortgage Loan Deed of Trust**; *fully executed*
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 376, CHFA Second Mortgage Loan Estimate, or Lender's Second Mortgage Loan Estimate**; *if applicable *Lender's Second Mortgage Loan Estimate must meet CHFA requirements*
5. **CHFA Form 335A, CHFA Second Mortgage Good Faith Estimate (non-amortizing), or Lender's Second Mortgage Good Faith Estimate (non-amortizing)**; *if applicable *Lender's Second Mortgage Good Faith Estimate must meet CHFA requirements*
6. **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*
7. **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*

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