

Colorado Housing and Finance Authority  
www.chfainfo.com

**CHFA FirstStep Plus<sup>sm</sup>  
Second Mortgage Program  
Compliance Review Submission Checklist**

**Submission Tips**

- Please use CHFA's Document Delivery System in CHFA HomeConnection<sup>sm</sup> for all new submissions and suspense conditions. Please submit only the items in the list, omitting any duplicate documentation.
  - All documents with a red asterisk are required for the file to advance for review. 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.
  - 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 "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.
  - 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.
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**Submission Documents**

1. \* 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