

# Submission of chfa files, documents and suspense conditions

kim longworth  
loan operations team lead

colorado housing and finance authority



## Disclaimer

This Disclaimer applies to all content provided through CHFA webinars or other training events. The training content provided is intended to help explain CHFA's programs but should not be relied upon as an alternative to the CHFA Seller's Guide. CHFA makes reasonable efforts to ensure that information provided in its trainings is up-to-date and accurate. If there are any discrepancies between information provided in a training event, including in slide presentations, and CHFA's Seller's Guide and/or eNews, the later documents should be relied upon.

# chfa document delivery system

# electronic loan document delivery process

- Upload documents through the HomeConnection site for all CHFA loan programs
- Access information regarding status of loan documents
  - When documents are open
  - When documents are received/pending
  - When documents are accepted
- Document requirements based on loan program and dwelling type

# electronic loan document delivery process (continued)


- Document checklist for each program on CHFA website or in HomeConnection – **do not include in file**
- Most document types are acceptable
  - JPEG or PNG formats not acceptable
- No file size limit
  - Larger file sizes take longer to process through and check in for review, which can create backups
- Training is encouraged prior to using the system

# homeconnection<sup>sm</sup>

- Purposes of HomeConnection
  - Locking a CHFA loan
    - Funds are always available
    - Loan locks can be made via HomeConnection weekdays from 9:30 AM to 10:00 PM MST/MDT
  - View and manage pipeline
  - View and print all CHFA forms and decision letters
  - Upload loan files in Document Delivery System

# homeconnection log in page

links & forms chfainfo.com

 chfa homeconnection<sup>SM</sup>

User Name

Password

Site Information

CHFA's interest rates are available by 9:30am MT daily. Rates posted after 10:00pm MT or over holidays/weekends are sample rates from the previous business day and are not to be relied upon for locks. Loan locks may be made Monday through Friday from 9:30am to 10:00pm MT. New Locks will be unavailable on the weekends and holidays.

[Click here](#) to view CHFA's Holiday Schedule.

Use of HomeConnection<sup>SM</sup> is subject to these [terms and conditions](#).

**Forgot Your Password?**  
If you have forgotten your password or your password has expired, please [click here](#) to reset your password.

**Forgot Your User Name?**  
If you have forgotten your user name [click here](#) to recover your user name.

colorado housing and finance authority


1981 Blake Street  
Denver, Colorado 80202


303.297.chfa (2432)  
800.877.chfa (2432) toll free  
800.659.2656 tdd

www.chfainfo.com

348 Main Street  
Grand Junction, Colorado 81501

970.241.2341  
800.877.8450 toll free





[terms and conditions](#) [privacy and security policy](#)

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law. Requests for reasonable accommodations, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to the Nondiscrimination Coordinator, 1.800.877.2432, TDD/TTY 800.659.2560, CHFA, 1981 Blake Street, Denver, Colorado 80202-1272, available weekdays 8:00am to 5:00pm.

- Enter Username and Password to login to HomeConnection

# landing page

The screenshot shows the CHFA landing page. At the top, there is a navigation bar with the CHFA logo and links for 'pipeline', 'reports', and 'rates'. A red 'X' is over the 'pipeline' link. To the right, there are links for 'change password' and 'logout'. Below the navigation bar is a search bar with the text 'find a loan' and a search icon. Below the search bar are several filter buttons: 'my branch', 'my loans', 'all branches', 'recent', 'expiring', 'expired', 'cancelled', and 'advanced'. A red arrow points from the 'all branches' filter to the search bar. Below the filters is a yellow banner with the text: 'bold loan number = lock to purchase review; all other loans require a CHFA pre-closing program compliance review'. A red arrow points to this banner. Below the banner is a table with columns: 'loan number', 'borrower', 'status', 'product', and 'options/actions'. The table has three rows of data. The first row has a bold loan number '0050073588'. The second row has a loan number '0050073560'. The third row has a loan number '0050073542'. Red circles are drawn around the loan numbers in the second and third rows. The 'options/actions' column contains icons for each row.

links & forms chfainfo.com

chfa. pipeline reports rates

change password logout

find a loan

my branch my loans all branches recent expiring expired cancelled advanced

bold loan number = lock to purchase review; all other loans require a CHFA pre-closing program compliance review

show 10 entries

loan number	borrower	status	product	options/actions
<b>0050073588</b>	Emmett Piker	Reserved	CHFA SmartStep	[icons]
0050073560	Jenny Shepherd	Pre-Funding - In Process	CHFA FirstStep	[icons]
0050073542	Colton James	Reserved	CHFA Preferred	[icons]













- Pipeline view/search page
- Select "All Branches"
- Search by borrowers' name or social security number, or CHFA loan number, in the search box
- Expand the number of loans on the page by selecting the number of entries displayed
- Click on a column heading to change the sorting of loans by ascending or descending order
- Bold loan number = Lock to Purchase process
- Non-bold loan number = review and approval by CHFA prior to closing



# loan information

**bold loan number = lock to purchase review; all other loans require a CHFA pre-closing program compliance review**

show 10 entries

loan number	borrower	status	product	options/actions
> 0050074630		Reserved	CHFA SmartStep	     
v 0050074578		Reserved	CHFA SmartStep	     

first loan

address	
lock date	9/30/20
borrower ssn	####-##-0184
loan amount	\$100,000.00
loan rate	2.872%
expiration date	11/29/20
due date	Pending Receipt
Down Payment As	\$6,400.00

second loan

loan #	00
loan amount	\$4,000
loan rate	

- Check the status column
  - See status meanings in next slides
- Click on the “>” icon to see loan details. Once clicked the “>” icon will become a “v” icon and can be clicked to collapse the loan detail.
  - CHFA DPA Grant will show under the “Due Date” line as “Down Payment Assistance”

# loan information (continued)

- Compliance statuses – review prior to closing
  - Reserved – not checked in for review
  - Compliance in Process – checked in for review
  - Compliance Suspended – suspended for conditions
  - Compliance Approved - approved to CHFA requirements
  - Management Review – issue with the loan

# loan information (continued)

- Purchase statuses – after loan has closed
  - Reserved – not checked in for review
  - Data Validation Complete – not checked in for review
  - Compliance Approved – not checked in for review
  - Pre-Funding in Process – checked in for review
  - Pre-Funding Suspended – suspended for conditions
  - Pre-Funding Approved or Funding In Process – file is approved per CHFA requirements and should be purchased the following business day
  - Management Review – issue with the loan
  - Post Closing Outstanding – waiting for final/trailing documents
  - Post Closing Complete – no additional steps, file is complete

# icons for additional navigation

find a loan

**bold loan number = lock to purchase review; all other loans require a CHFA pre-closing program compliance review**

show  entries

loan number	borrower	status	product	options/actions ?
> <b>0050073588</b>	Emmett Piker	Reserved	CHFA SmartStep	
> 0050073560	Jenny Shepherd	Pre-Funding - In Process	CHFA FirstStep	
> <b>0050073542</b>	Colton James	Reserved	CHFA Preferred	

- Submit documents for review.
- Edit existing lock.
- Lock edit functionality disabled; Lock to Purchase lock in Reserved status only.
- Disable the ability to edit a lock in Reserved status.
- Extend lock by 30 days. Applicable fees apply.
- Retrieve documents and forms.
- Cancel a lock.
- Provide additional documentation post-purchase audit.
- Reinstate a canceled lock; no changes to initial rate or lock expiration date.
- Relock a canceled lock with a new rate and lock expiration; applicable rate, fees, and rules apply.

# contact information

Document Delivery and Contact Information

Select the appropriate person to receive file notifications and then click the 'Update Contact Info' button. You must update contact info before proceeding to document delivery.

Update contact information above to proceed to document delivery

Close

- Select the name of the contact person or department to receive the CHFA generated letters from the dropdown box
- Click “Update Contact Info”, will not be able to move on until this box is clicked

# document delivery



The screenshot shows the CHFA document delivery interface. At the top, there is a navigation bar with the CHFA logo and links for 'lock', 'pipeline', 'reports', and 'rates'. The user's name 'Kim Longworth' and options for 'change password' and 'logout' are in the top right. Below the navigation bar, the page title is 'document delivery'. There are two tabs for 'first' and 'second' mortgages, both with refresh icons and loan numbers '0050086887' and '0050086896' respectively. A note below the tabs says 'please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.' Below this is a filter section with a 'clear filters' button. The filter section has two columns: 'status' and 'state'. The 'status' column has three options: 'accepted', 'open', and 'pending', all with checked checkboxes. The 'state' column has two options: 'active' (checked) and 'inactive' (unchecked). Below the filter section, there are two tabs: 'consolidated review documents' and 'post closing documents'. Below the tabs is a 'documents' section with a search input field. Below the search field is a table with columns: 'document type (\* indicates a required document)', 'status', 'upload date', 'file name', 'state', and 'actions'. The table contains 10 rows of document types, each with a status of 'open' and a state of 'active', and an 'upload' button in the actions column.

document type (* indicates a required document)	status	upload date	file name	state	actions
Upload All Documents	open			active	upload
* Appraisal	open			active	upload
* Borrower Certification And Authorization	open			active	upload
* Closing Disclosure	open			active	upload
* Credit Report	open			active	upload
* First Payment Letter	open			active	upload
* Homebuyer Education Certification	open			active	upload
* Income Calculation Worksheet	open			active	upload
* Initial Escrow Account Disclosure	open			active	upload

- Toggle between first and second mortgage on same screen
- Search by status of document
- Search for specific document
- Toggle between statuses

# document delivery (continued)

document delivery

first  0050086887    second  0050086896

[please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.](#)

filter clear filters

**status**

- accepted
- open
- pending

**state**

- active
- inactive

consolidated review documents    post closing documents

documents search

document type ( * indicates a required document )	status	upload date	file name	state	actions
Upload All Documents	open			active	<input type="button" value="upload"/>
* Closing Disclosure	open			active	<input type="button" value="upload"/>
* Loan Estimate	open			active	<input type="button" value="upload"/>
* Note	open			active	<input type="button" value="upload"/>
* Security Instrument	open			active	<input type="button" value="upload"/>

- Search by document status
  - Pending
  - Accepted
  - Open

# document delivery (continued)

document delivery

first 0050086869    second 0050086878

[please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.](#)

filter clear filters

**status**

accepted

open

pending

**state**

active

inactive

consolidated review documents    post closing documents

documents search



document type ( * indicates a required document )	status	upload date	file name	state	actions
Upload All Documents	open			active	<input type="button" value="upload"/>
203K Borrower's Acknowledgment	open			active	<input type="button" value="upload"/>
203K Draw Request	open			active	<input type="button" value="upload"/>
203K Maximum Mortgage Worksheet	open			active	<input type="button" value="upload"/>
Affordable Housing Restrictions Approval Certification	open			active	<input type="button" value="upload"/>
Appraisal Completion Report	open			active	<input type="button" value="upload"/>
Assets	open			active	<input type="button" value="upload"/>
Buydown Agreement	open			active	<input type="button" value="upload"/>
Change In Circumstance	open			active	<input type="button" value="upload"/>

- Search by document status
  - Pending
  - Accepted
  - Open



# document delivery (continued)

**document delivery**

first  0050086869    second  0050086878

[please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.](#)

**filter** clear filters

**status**

accepted  
 open  
 pending

**state**

active  
 inactive

**consolidated review documents**    **post closing documents**

**documents** search

document type (* indicates a required document)	status	upload date	file name	state	actions
* Appraisal	accepted	8/13/21, 11:32 AM	test for atlos.pdf	active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Borrower Certification And Authorization	accepted	8/13/21, 11:32 AM	test for atlos.pdf	active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Closing Disclosure	accepted	8/13/21, 11:32 AM	test for atlos.pdf	active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Conditional Commitment	accepted	8/13/21, 11:32 AM	test for atlos.pdf	active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Credit Report	accepted	8/13/21, 11:32 AM	test for atlos.pdf	active	<input type="button" value="upload"/> <input type="button" value="view"/>
* DPA FHA 2nd	accepted	8/13/21, 11:32 AM	test for atlos.pdf	active	<input type="button" value="upload"/> <input type="button" value="view"/>

- Search by document status
  - Pending
  - Accepted
  - Open

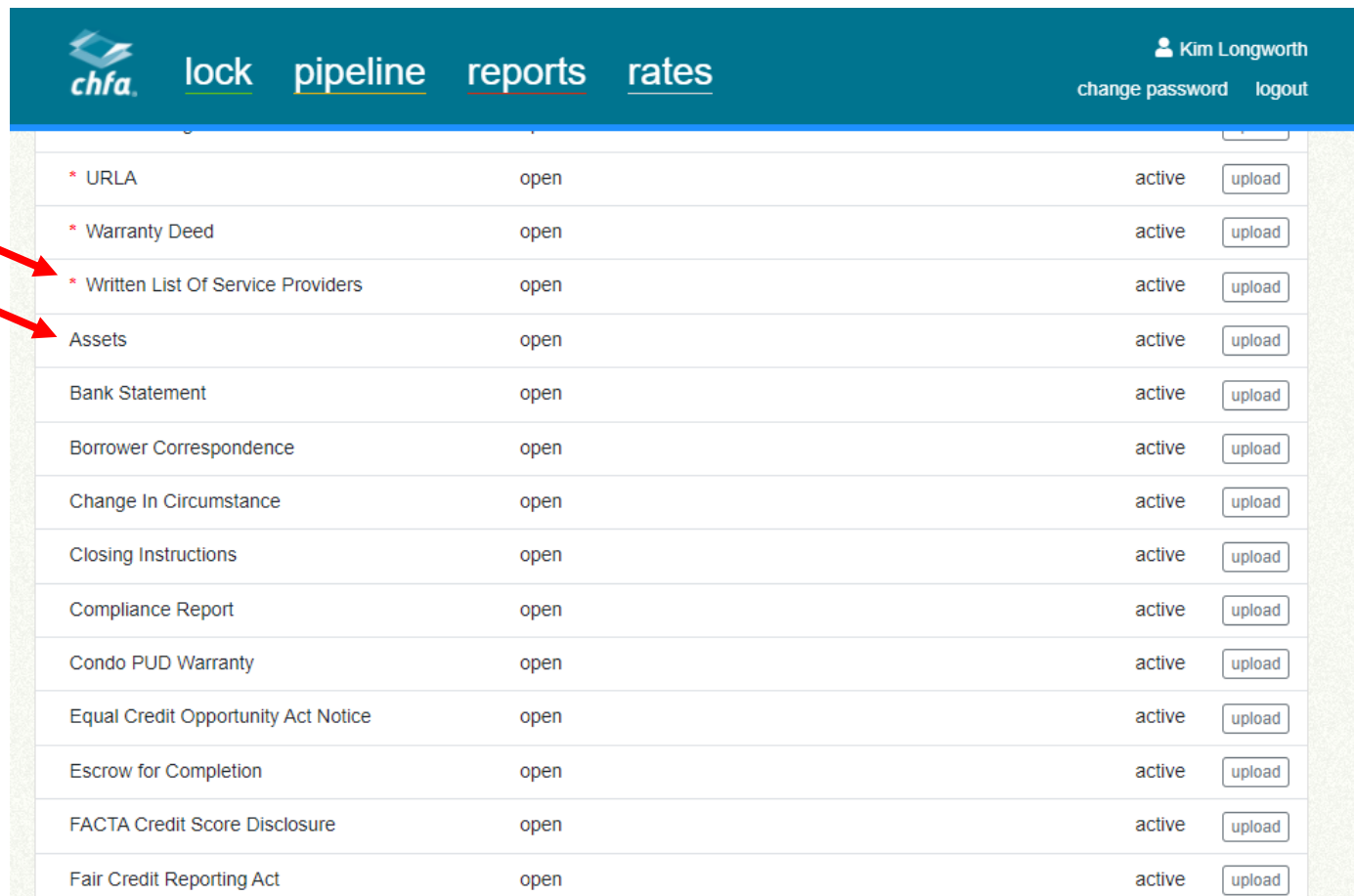
# uploading documents

The screenshot shows the CHFA document delivery interface. At the top, there is a navigation bar with the CHFA logo and links for 'lock', 'pipeline', 'reports', and 'rates'. The user 'Kim Longworth' is logged in, with options to 'change password' or 'logout'. Below the navigation bar, the 'document delivery' section displays two loan numbers: 'first 0050086887' and 'second 0050086896'. A note states: 'please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.' A filter section allows selecting document status (accepted, open, pending) and state (active, inactive). Below the filter, there are tabs for 'consolidated review documents' and 'post closing documents'. The main area contains a table of document types with columns for 'document type (\* indicates a required document)', 'status', 'upload date', 'file name', 'state', and 'actions'. The 'document type' column is highlighted with a red box. The table lists various document types, most of which are marked with a red asterisk to indicate they are required.

document type (* indicates a required document)	status	upload date	file name	state	actions
Upload All Documents	open			active	<input type="button" value="upload"/>
* Appraisal	open			active	<input type="button" value="upload"/>
* Borrower Certification And Authorization	open			active	<input type="button" value="upload"/>
* Closing Disclosure	open			active	<input type="button" value="upload"/>
* Credit Report	open			active	<input type="button" value="upload"/>
* First Payment Letter	open			active	<input type="button" value="upload"/>
* Homebuyer Education Certification	open			active	<input type="button" value="upload"/>
* Income Calculation Worksheet	open			active	<input type="button" value="upload"/>
* Initial Escrow Account Disclosure	open			active	<input type="button" value="upload"/>

- Conditions/documents with a red asterisk (\*) are required for check in of the CHFA loan file
- Conditions/documents without a red asterisk may be needed, depending on the type of borrower or property

# uploading documents





Document Name	Status	Action
* URLA	open	active <input type="button" value="upload"/>
* Warranty Deed	open	active <input type="button" value="upload"/>
* Written List Of Service Providers	open	active <input type="button" value="upload"/>
Assets	open	active <input type="button" value="upload"/>
Bank Statement	open	active <input type="button" value="upload"/>
Borrower Correspondence	open	active <input type="button" value="upload"/>
Change In Circumstance	open	active <input type="button" value="upload"/>
Closing Instructions	open	active <input type="button" value="upload"/>
Compliance Report	open	active <input type="button" value="upload"/>
Condo PUD Warranty	open	active <input type="button" value="upload"/>
Equal Credit Opportunity Act Notice	open	active <input type="button" value="upload"/>
Escrow for Completion	open	active <input type="button" value="upload"/>
FACTA Credit Score Disclosure	open	active <input type="button" value="upload"/>
Fair Credit Reporting Act	open	active <input type="button" value="upload"/>

- Conditions/documents with a red asterisk (\*) are required for check in of the CHFA loan file
- Conditions/documents without a red asterisk may be needed, depending on the type of borrower or property

# bulk uploading documents – purchase files (after loan has closed)

**document delivery**

first  0050086887      second  0050086896

please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.

**filter** clear filters

**status**

- accepted
- open
- pending

**state**

- active
- inactive

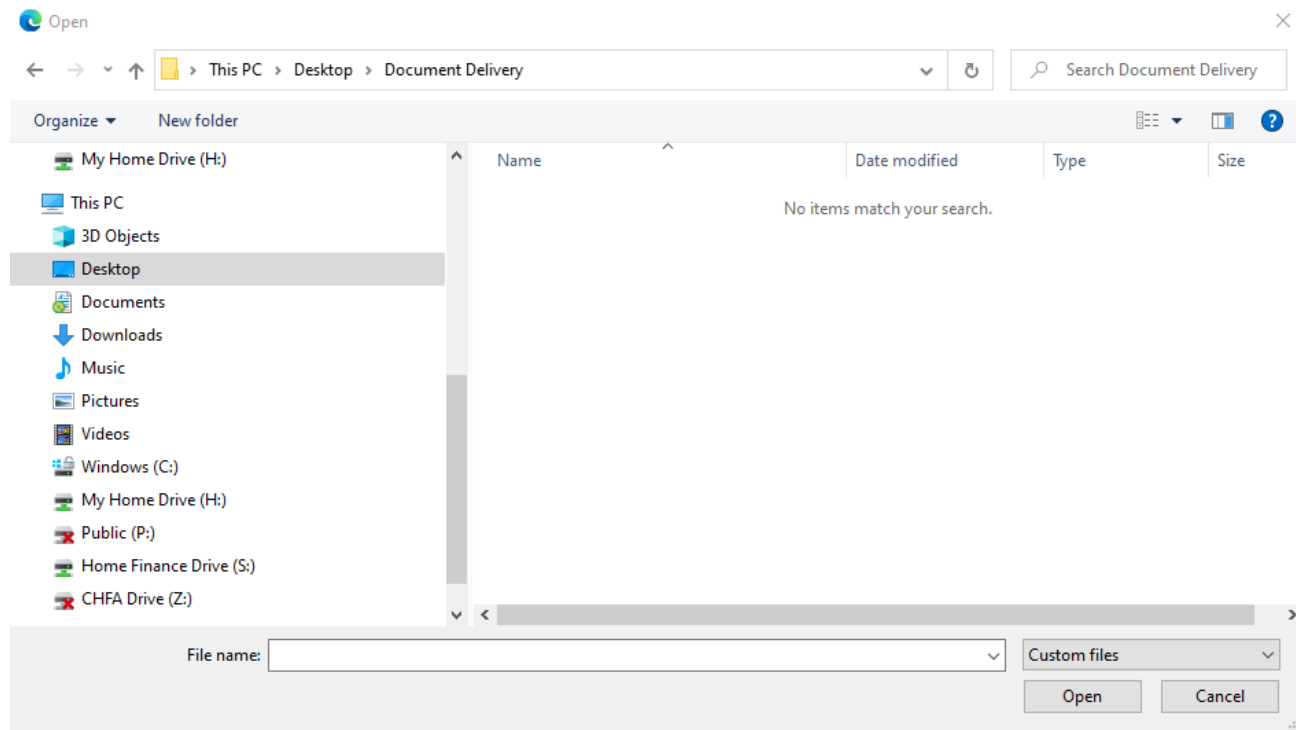
**consolidated review documents**      **post closing documents**

**documents** search

document type ( * indicates a required document )	status	upload date	file name	state	actions
Upload All Documents	open			active	<input type="button" value="upload"/>
* Appraisal	open			active	<input type="button" value="upload"/>
* Borrower Certification And Authorization	open			active	<input type="button" value="upload"/>

- **For uploading initial purchase file only**
- Need another line? Click “upload” again

# uploading documents (continued)



- Find the file to upload from your system/desktop
  - Cannot select “multiple” files to upload
- Click “open” or hit “enter” on your keyboard

# status of documents

## document delivery

first  0050086921    second  0050086930

please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.

**filter** clear filters

<b>status</b> <input checked="" type="checkbox"/> accepted <input checked="" type="checkbox"/> open <input checked="" type="checkbox"/> pending	<b>state</b> <input checked="" type="checkbox"/> active <input type="checkbox"/> inactive
--	---

consolidated review documents    post closing documents

document type (* indicates a required document )	status	upload date	file name	state	actions
Upload All Documents	pending	8/16/21, 4:15 PM		active	<input type="button" value="upload"/>
* Appraisal	open			active	<input type="button" value="upload"/>
* Borrower Certification And Authorization	open			active	<input type="button" value="upload"/>
* Closing Disclosure	open			active	<input type="button" value="upload"/>

- Check for Pending status
  - Refresh page if status has not changed to Pending by clicking on the loan number
  - **Do not** re-upload file, contact CHFA if status does not change to Pending

# status of documents (continued)

**document delivery**

first 0050086869      second 0050086878

[please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.](#)

**filter** clear filters

**status**

- accepted
- open
- pending

**state**

- active
- inactive

**consolidated review documents**      **post closing documents**

**documents** search

document type (* indicates a required document)	status	upload date	file name	state	actions
Upload All Documents	open			active	<input type="button" value="upload"/>
* Appraisal	accepted	8/13/21, 11:32 AM		active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Borrower Certification And Authorization	accepted	8/13/21, 11:32 AM		active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Closing Disclosure	accepted	8/13/21, 11:32 AM		active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Conditional Commitment	accepted	8/13/21, 11:32 AM		active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Credit Report	accepted	8/13/21, 11:32 AM		active	<input type="button" value="upload"/> <input type="button" value="view"/>

- Accepted status will appear after documents process through
- Be patient, this can take time depending on the size of the file uploaded and volume being received

# single document upload – compliance files, suspense conditions, final/trailing documents

document delivery

first 0050086887    second 0050086896

please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.

filter clear filters

**status**  
 accepted  
 open  
 pending

**state**  
 active  
 inactive

consolidated review documents    post closing documents

documents search

document type (* indicates a required document)	status	upload date	file name	state	actions
Upload All Documents	open			active	<input type="button" value="upload"/>
* Appraisal	open			active	<input type="button" value="upload"/>
* Borrower Certification And Authorization	open			active	<input type="button" value="upload"/>
* Closing Disclosure	open			active	<input type="button" value="upload"/>
* Credit Report	open			active	<input type="button" value="upload"/>
* First Payment Letter	open			active	<input type="button" value="upload"/>
* Homebuyer Education Certification	open			active	<input type="button" value="upload"/>
* Income Calculation Worksheet	open			active	<input type="button" value="upload"/>

- Use this option for
  - Program compliance files
  - Suspense conditions
  - Post Closing/Final/trailing documents uploading



# single document upload (continued)

**document delivery**

first 0050086903      second 0050086912

please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.

**filter** clear filters

**status**  
 accepted  
 open  
 pending

**state**  
 active  
 inactive

**compliance documents**    **purchase documents**    **post closing documents**

**documents** search

document type (* indicates a required document)	status	upload date	file name	state	actions
Upload All Documents	open			active	<input type="button" value="upload"/>
* Appraisal	pending	8/16/21, 5:10 PM	AIQ test.pdf	active	<input type="button" value="upload"/>
* Credit Report	open			active	<input type="button" value="upload"/>
* FHA Case Number Assignment	open			active	<input type="button" value="upload"/>
* FHA Underwriting Transmittal	open			active	<input type="button" value="upload"/>
* Initial Applicant Affidavit	open			active	<input type="button" value="upload"/>

- File will not be checked in for review until all conditions/documents with a red asterisk (\*) show accepted for all associated loans
  - “Open”, and “Pending” status on document line with red asterisk will hinder file check in
- Only the actual document is to be uploaded under the condition listed
  - e.g. only Federal Tax Returns under the Federal Tax Return document, not W-2’s
- Suspense conditions line no longer available

# status of documents

document delivery

first 0050086869    second 0050086878

please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.

filter clear filters

**status**

- accepted
- open
- pending

**state**

- active
- inactive



consolidated review documents    post closing documents

documents search

document type (* indicates a required document)	status	upload date	file name	state	actions
Upload All Documents	open			active	<input type="button" value="upload"/>
* Appraisal	accepted	8/13/21, 11:32 AM		active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Borrower Certification And Authorization	accepted	8/13/21, 11:32 AM		active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Closing Disclosure	accepted	8/13/21, 11:32 AM		active	<input type="button" value="upload"/> <input type="button" value="view"/>
* Conditional Commitment	accepted	8/13/21, 11:32 AM		active	<input type="button" value="upload"/> <input type="button" value="view"/>

- Check for Accepted status
  - Be patient, this could take time depending on volume
  - **Do not** re-upload file, contact CHFA if status does not change to Accepted, contact CHFA
  - File will not be checked in for review until all conditions/documents with a red asterisk (\*) show accepted for all associated loans

# uploading additional documents

 Appraisal	pending	8/16/21, 5:14 PM	active	<input type="button" value="upload"/>
 * Appraisal	pending	8/16/21, 5:14 PM	active	<input type="button" value="upload"/>
	pending	8/16/21, 5:10 PM	active	

- Updated or corrected documents
  - Click on upload button, upload document
  - Click on arrow to left of loan to see additional document uploaded and status

# exiting document delivery

chfa. [lock](#) **pipeline** [reports](#) [rates](#) Kim Longworth  
change password **logout**

## document delivery

first 0050086869 second 0050086878

please, do not click the browser refresh button. to refresh loan documents, click on the loan number above.

**filter** [clear filters](#)

**status**

- accepted
- open
- pending

**state**

- active
- inactive

[consolidated review documents](#) [post closing documents](#)

**documents** search

document type (* indicates a required document)	status	upload date	file name	state	actions
Upload All Documents	open			active	<a href="#">upload</a>
* Appraisal	accepted	8/13/21, 11:32 AM	test for atlos.pdf	active	<a href="#">upload</a> <a href="#">view</a>
* Borrower Certification And Authorization	accepted	8/13/21, 11:32 AM	test for atlos.pdf	active	<a href="#">upload</a> <a href="#">view</a>
* Closing Disclosure	accepted	8/13/21, 11:32 AM	test for atlos.pdf	active	<a href="#">upload</a> <a href="#">view</a>
* Conditional Commitment	accepted	8/13/21, 11:32 AM	test for atlos.pdf	active	<a href="#">upload</a> <a href="#">view</a>

- To exit a file, click “pipeline” to upload another file or “logout”

# investor connect

# Investor Connect

- Lenders have ability to submit first and second mortgage loan files through Encompass Investor Connect to CHFA
  - Lender must create a second mortgage loan in the Encompass system
- Lender must configure and request access for Encompass Investor Connect with CHFA by email request to [homeownership@chfainfo.com](mailto:homeownership@chfainfo.com)
- CHFA and Encompass Investor Connect user guide can be obtained at this link: [Encompass Investor Connect Lender User's Guide](#)

# Investor Connect

- Submitting Data and Document Packages
  - In the Add Submission Details Section of the Deliver Loans window:
    - For First Lien Loans: Make sure **First Loan Delivery** is selected from the **Submission Type** drop-down list for the submission of first mortgage loan files
  - Select a **Stacking Template** from the dropdown list

Memo  
Deliver 1st Loan

Stacking Template  
All Documents

Submission Type  
First Loan Delivery

[REVIEW DOCUMENTS >](#)

*Review completed: All loans have required documents*

# Investor Connect

- Submitting Data and Document Packages
  - In the Add Submission Details Section of the Deliver Loans window:
    - For Second Lien Loans: Make sure **Second Loan Delivery** is selected from the **Submission Type** drop-down list for the submission of first mortgage loan files
    - Select a **Stacking Template** from the dropdown list

Memo  
Delivery 2nd Loan

Stacking Template •  
All Documents

Submission Type •  
Second Loan Delivery

[REVIEW DOCUMENTS >](#)

Review completed: All loans have required documents



# Investor Connect

- The Contact Email Address is a required field. Enter the CHFA registered email address for the individual, or department, that should receive notifications for the loan being submitted. A registered email address is one that is associated to an active CHFA HomeConnection account
- Contact name in CHFA Document Delivery System will need to be corrected for communication to be directed to the appropriate contact name

# Investor Connect

- Investor Loan Number
  - Lender must create a separate first and second mortgage loan in the Encompass system
  - For second mortgage loans select “No Payment – With Balloon” under Interest Accrual Options when creating the second mortgage loan in Encompass
- The social security number provided in the Investor Connect submission must match the social security numbers for the borrowers associated to the loan in the CHFA HomeConnection<sup>sm</sup> system

**all systems  
information**

# timelines

- Files/Documents uploaded prior to 3:00 pm on a CHFA business day may process through for review prior to the end of the day
- You will receive an e-mail stating that your file has been checked in for review if all required documents are received and accepted
  - If you have not received the e-mail within one business day of uploading your file, check the status of the file and documents in HomeConnection
  - Lender's responsibility to ensure the file has checked in for review
- If the file does not check in for review, you should receive an e-mail within 24 hours stating you need to check the file
- CHFA business hours are 8:00 am to 5:00 pm, Monday through Friday

# reminders

- All conditions/documents with a red asterisk (\*) are required
  - All required documents must be received and accepted before the loan file will be checked in for review
- Upload any missing/open documents
- Larger purchase files may be delayed in processing through due to size
- Suspense conditions to be submitted through the CHFA Document Delivery System utilizing the “line item” upload method
  - Suspense conditions will be reviewed in the order received
- Check system within a few hours to ensure documents have processed through and file has advanced for purchase

# smartstep<sup>sm</sup> and firststep<sup>sm</sup> programs

# chfa smartstep programs compliance review documentation requirements

- No file submission prior to closing – Lock to Purchase process

# chfa smartstep programs purchase documentation requirements (after closing)

- Follow the list of conditions/documents in the Document Delivery system or utilize document checklist for the respective program
  - CHFA Form 792, Lock to Purchase Submission Review Checklist
    - ***Do not include checklists in file submission***
- All information used to underwrite file from AUS findings or Underwriter requirements – including assets
- HomeConnection status will be either
  - Reserved
  - Data Validation Complete



# chfa firststep<sup>sm</sup> program compliance documentation requirements (prior to closing)

- FirstStep programs – CHFA review and approval required prior to closing
- Follow the list of conditions/documents in the Document Delivery system or utilize the document checklist for the respective program
- CHFA Form 750, Program Compliance Submission Review Checklist
  - ***Do not include checklist in file submission***

# chfa firststep<sup>sm</sup> program purchase documentation requirements (after closing)

- Follow the list of conditions/documents in the Document Delivery system or utilize the document checklist for the respective program
  - CHFA Form 751, Purchase Submission Review Checklist
    - ***Do not include checklist in file submission***
- HomeConnection status should be
  - Compliance Approved

# preferred<sup>sm</sup> programs

# chfa conventional loans program compliance submission documentation requirements (prior to closing)

- Lock to Purchase process – no CHFA review and approval prior to closing

# chfa conventional loans purchase submission documentation requirements (after closing)

- Follow the list of conditions/documents in the Document Delivery system or utilize document checklist for the respective program
  - CHFA Form 791, Lock to Purchase Submission Review Checklist
    - ***Do not include checklist in file submission***
- All information used to underwrite file from AUS findings
- HomeConnection status will be either
  - Reserved
  - Data Validation Complete

# chfa down payment assistance

# chfa second mortgage program compliance review documentation requirements (prior to closing)

- Follow the list of conditions/documents in the Document Delivery system or utilize document checklist for the respective program
  - CHFA FirstStep – requires CHFA review and approval prior to the loan closing
    - CHFA Form 746-2nd, Second Mortgage Program Compliance Review Submission Checklist
    - ***Do not include checklist in file submission***
  - CHFA SmartStep, SmartStep Plus, CHFA Preferred, CHFA Preferred Plus, CHFA Preferred VLIP, and CHFA Preferred VLIP Plus Loans
    - No file submission prior to closing

# chfa second mortgage purchase review documentation requirements (after closing)

- Follow the list of conditions/documents in the Document Delivery system or utilize document checklist for the respective program
  - CHFA FirstStep loans
    - CHFA Form 747-2nd, Second Mortgage Program Compliance Review Submission Checklist
  - CHFA SmartStep, SmartStep Plus, CHFA Preferred, CHFA Preferred Plus, CHFA Preferred VLIP, and CHFA Preferred VLIP Plus
    - CHFA Form 792-2nd, Second Mortgage Lock to Purchase Review Submission Checklist
- ***Do not include checklist in file submission***



# final documents/post closing

# submission of documents

- All required final documents are to be uploaded through the CHFA Document Delivery System with the **exception** of original documents which should be sent directly to CHFA
- Acceptable to submit documents to CHFA upon receipt, no need to deliver all documents as one submission
  - Follow requirements as to original or copies of documents
- **Document copies/CHFA Document Delivery System uploads**
  - Submitted through the CHFA Document Delivery System
    - ***Do not*** send copy documents via overnight or mail to CHFA, these documents should ***only*** be submitted through the CHFA Document Delivery system
  - CHFA Form 314, Second Mortgage Deed of Trust does not have to be sent to CHFA – upload through document delivery system for loans closed on or after 2/6/2023
    - Upload using line for “Security Instrument Recorded” in second mortgage loan
  - Follow the list of conditions/documents in the CHFA Document Delivery system or the utilize CHFA form 738, Post Closing Submission Checklist
    - ***Do not submit checklist with upload***
  - Utilize the “Single Line Item” method for uploading documents

# submission of documents - continued

- Original documents – **NOT NECESSARY TO UPLOAD THROUGH CHFA DOCUMENT DELIVERY SYSTEM**
  - Submit original documents to CHFA's office:
    - Via postal mail: PO Box 60, Denver, CO 80201 – Attn: HF Final Documents Department
    - Via overnight: 1981 Blake St, Denver, CO 80202 - Attn: HF Final Documents Department
  - **Include** inventory transmittal if submitting original documents for multiple loans in one package
    - **This transmittal is important as it assists CHFA in locating documents that were sent**
    - Transmittal should include CHFA Loan Number and list of documents for each loan in package
- Original documents should be any recorded documents
  - First mortgage deed of trust
  - CHFA Form 205, Modification
  - CHFA subordination agreements
  - Assignments, if applicable

# contact us for information

- toll free: (888) 320-3688
- email: [homeownership@chfainfo.com](mailto:homeownership@chfainfo.com)



Like us on Facebook  
[www.facebook.com/CHFA.Colorado](http://www.facebook.com/CHFA.Colorado)



Follow us on Twitter  
[twitter.com/CHFA](http://twitter.com/CHFA)



thank you!

---