

Colorado Housing and Finance Authority
www.chfainfo.com

CHFA FHA Streamline Refinance
Purchase Review Submission Checklist

Submission Tips

- Please use CHFA's Document Delivery System in CHFA HomeConnectionsm for all new submissions and suspend conditions. Please submit only the items in this 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, including, but not limited to, income, 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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1. * Original and one copy of Promissory Note for First Mortgage Loan; endorsed to Colorado Housing and Finance Authority, without recourse **Must be signed by all Borrower(s) and Cosigner(s)*
2. Bailee Letter; *if applicable*
3. * CHFA First Mortgage Payoff Statement*
4. * Notice of Right to Cancel **Must be signed by all Borrower(s)*
5. * Final FHA Loan Underwriting and Transmittal Summary (LUTS) (HUD-92900-LT) **Must be signed by Direct Endorsement Underwriter*
6. * Copy of Executed First Deed of Trust (with all applicable Riders)
7. Copy of Executed CHFA Form 205, Modification of Promissory Note and Deed of Trust, if applicable
8. * All Closing Disclosure(s) with Addendums/Certifications
9. Change in Circumstance, if applicable
10. Current Payment History **Required if the Participating Lender has received payments. Must reflect any principal reduction credited at closing and Monthly Mortgage Insurance premiums have been paid for any payments received by the Lender prior to loan purchase by CHFA.*
11. FHA Case Detail Results **Must reflect payments of all Mortgage Insurance Premiums and any late charges assessed prior to purchase by CHFA*
12. * Copy of Initial Escrow Account Disclosure
13. * Evidence of Hazard Insurance or original Hazard Insurance Policy, or certificate of insurance if property is a condominium
14. * Copy of HO6 Insurance Policy **Required for Condominiums only*
15. * Life of Loan Flood Determination Certificate **Must be from a CHFA-approved company*
16. Evidence of Flood Insurance or original Flood Insurance Policy, if applicable
17. * Copy of Tax Certificate **Must show taxes are current or they must be paid at closing and reflected on the Closing Disclosure; must include Legal Description*
18. * W-9, Request for Taxpayer Identification Number and Certification **Must be signed by all Borrower(s)*
19. * First Payment Disclosure **Must be signed by all Borrower(s)*
20. * Executed Same Name Affidavit or "AKA" Letter **Must be signed by all Borrower(s)*
21. Copy of Power of Attorney (POA), if applicable,

- 22. Proof of satisfaction of all conditions per CHFA Program Compliance Approval Letter
- 23. * Final Uniform Residential Loan Application, URLA, including all addendums **Must be fully complete and signed by all Borrower(s), and Participating Lender*
- 24. * FHA Lender Query by Case Number
- 25. Mortgage Record Change **Mortgage Record Change will be required following purchase, if Lender Query by Case Number does not reflect CHFA as the Holder and Servicer*
- 26. All Disclosures provided to the Borrower

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