

Bulletin # 114A
February 6, 2017

To: CHFA Lenders
From: Single Family Underwriting
Subject: Revised Processing Checklist and File Submission Order Forms

In 2017, CHFA will implement an electronic file submission process for all Lenders. This new process will be rolled out in two phases, refer to CHFA Bulletin 114A and Bulletin 114B for details.

PHASE I – REVISED PROCESSING CHECKLIST AND FILE SUBMISSION ORDER FORMS

CHFA Form #009-1107 Rev 7-22-15 “Processing Checklist and File Submission Order” form will be replaced with forms specific to the transaction and delivery to the Loan Servicer for the Product.

The new forms include separate checklists for delivering *Conventional* or *Government* loans to the applicable CHFA designated loan servicer, Idaho Housing and Finance Association (IHFA), or AmeriNat.

IDAHO HOUSING AND FINANCE ASSOCIATION (IHFA)

CHFA Form # 009-1107A Conv - ID Rev 1-17 - *Conventional Mortgages*

Servicer: [Idaho Housing and Finance Association](#).

This form is for conventional loans submitted to CHFA for review, and to IHFA for review for purchase and funding. (*HFA Preferred™ / HFA Preferred™ Uninsured Loans Only*)

CHFA Form # 009-1107B Gov - ID Rev 1-17 - *Government Mortgages*

Servicer: [Idaho Housing and Finance Association](#).

This form is for government loans submitted to CHFA for review, and to IHFA for review for purchase and funding. (*FHA, USDA-RD, VA Only*).

Submitting to IHFA for Review, Purchase and Funding

IHFA will continue to require file submission via the IHFA “Lender Connection” web portal following the instructions outlined under *Closing Documents – Idaho Housing and Finance Association*

IHFA Documents Delivered Electronically in “Lender Connection”

The same PDF files created for electronic file submission to CHFA may be uploaded in “Lender Connection” for IHFA.

AmeriNat

CHFA Form # 009-1108A Conv- AM Rev 1-17 - *Conventional Mortgages*

Servicer: [AmeriNat](#).

This form is for conventional loans submitted to CHFA for review; and to AmeriNat for servicing.
(These loans are purchased and funded by CHFA)

(For Conventional loans with PMI or Uninsured [HFA Preferred™])

CHFA Form # 009-1108B Gov - AM Rev 1-17 - *Government Mortgages*

Servicer: [AmeriNat](#).

This form is for government loans submitted to CHFA for review; and to AmeriNat for servicing.
(These loans are purchased and funded by CHFA)

(For FHA, USDA-RD, VA Only)

(ELECTRONIC FILE SUBMISSION TO AMERINAT IS CURRENTLY NOT AVAILABLE)

Submitting to CHFA for file review

All file documents are required to be organized in the order listed on the checklists for submission to CHFA whether the loan is being delivered by **HARDCOPY** or **ELECTRONICALLY**.

Files submitted electronically must be scanned into PDF's that include the documentation listed under the following categories as shown within the new checklists:

- **COMMITMENT** – Commitment/Loan Exceptions/Transmittal
- **APPROVAL** –Mortgage Loan Approval & Application
- **CREDIT** –Credit & Fraud Checks
- **INCOME** –Income & Employment
- **ASSETS** –Assets
- **PROPERTY** –Property / Appraisal
- **CHFA** –CHFA Required Documents (as applicable)

Remaining closed loan documents must be submitted in the order listed on the checklists. Closed loan documents may be scanned in one PDF for electronic delivery to IHFA.

All questions regarding this Bulletin should be directed to Valencia Taft-Jackson at (860) 571-4224 or valencia.taft-jackson@chfa.org or Norbert J. Deslauriers at (860)571-4374 at norbert.deslauriers@chfa.org.