

**Bulletin # 223**  
**January 5, 2023**

To: CHFA Lenders  
From: CHFA Single Family Underwriting  
Subject: Delivery Conditions on Commitment Letters

The Connecticut Housing Finance Authority (CHFA) has initiated a new process of listing delivery conditions on commitment letters to expedite file review and reduce the number of times CHFA underwriters must review each file.

Delivery conditions only apply to loans that are serviced by Idaho Housing and Finance Association. The lender is responsible to ensure that these items are included in the closed loan file delivered to Idaho Housing and Finance Association. **Delivery conditions should not be uploaded to CHFA through the LOS/Sharefile system**, unless you are submitting in conjunction with Missing Exhibits Letter (MEL) items required prior to commitment and wish to have them reviewed. **Delivery items should not be submitted through the LOS/Sharefile system after loan is committed.**

Loan files with missing items that affect credit decisions or income eligibility are not considered delivery conditions. These items will be listed on the MEL and must be uploaded to CHFA for review prior to issuance of a commitment.

*All questions regarding this Bulletin should be directed to Lisa Hensley at [lisa.hensley@chfa.org](mailto:lisa.hensley@chfa.org)  
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