



## February 5, 2026

To: CHFA Participating Lenders  
From: CHFA Homeownership Department  
Subject: **LOS Program Updates**

**Effective with reservations on or after Wednesday, February 11, 2026, the Submit New Reservation screen in LOS will be updated. This update will assist in choosing the CHFA Program for your borrower to ensure the rate is correct. Changes to the Reservation Details are as follows:**

*Program type: Choose the correct first mortgage program for the reservation from the dropdown. The list in Program Type will reflect the programs that your organization participates in. Please note, (Bond) has been added to reflect these programs as financed through Mortgage Revenue Bond proceeds.*

|                  |   |  |
|------------------|---|--|
| Phone:           |   |  |
| *Program Type:   | <input type="text"/>                          |  |
| *Program Option: | <div>Government Insured Program, (Bond)</div> |  |
| Special Program: | <div>HFA Advantage, (Bond)</div>              |  |
| *Insurance Type: | <div>HFA Preferred, (Bond)</div>              |  |
| Interest Rate:   | <input type="text"/>                          |  |

*Program Option will still always be zero. You will be able to pick this from the dropdown once the program type is selected.*

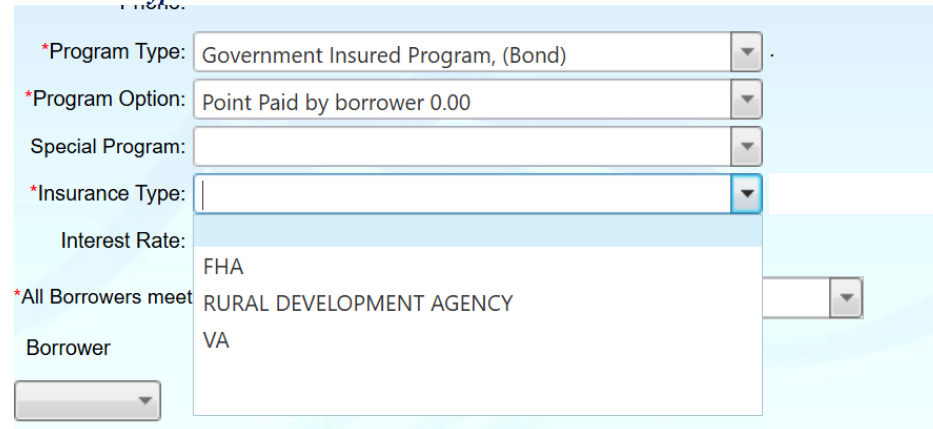
\*Program Option: Point Paid by borrower 0.00

*Special Programs are listed below. This is now where you will find Home of Your Own, Homeownership, Military, Police and Teacher Programs. These programs will affect the rate, so please ensure that you are only choosing a Special Program if the borrower meets the requirements of the program.*

|                      |                      |
|----------------------|----------------------|
| Special Program:     | <input type="text"/> |
| *Insurance Type:     |                      |
| Interest Rate:       |                      |
| *All Borrowers meet  |                      |
| Borrower             |                      |
| <input type="text"/> |                      |
| <input type="text"/> |                      |
| <input type="text"/> |                      |

*Insurance Type: The Insurance Type drop down box will reflect the types of insurance providers for that program. For example:*

***Insurance Type Government***



\*Program Type: Government Insured Program, (Bond)

\*Program Option: Point Paid by borrower 0.00

Special Program:

\*Insurance Type:

Interest Rate:

\*All Borrowers meet

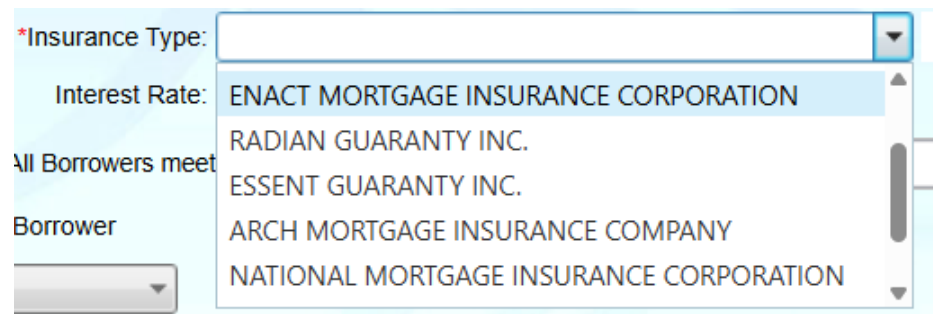
Borrower

FHA

RURAL DEVELOPMENT AGENCY

VA

***Insurance Type Conventional- If there is no PMI, please choose UNINSURED.***



\*Insurance Type:

Interest Rate:

All Borrowers meet

Borrower

ENACT MORTGAGE INSURANCE CORPORATION

RADIAN GUARANTY INC.

ESSENT GUARANTY INC.

ARCH MORTGAGE INSURANCE COMPANY

NATIONAL MORTGAGE INSURANCE CORPORATION

**The remaining Submit Reservation Process has not changed.**

**If you have any questions, please reach out to [sfaminquiry@chfa.org](mailto:sfaminquiry@chfa.org).**

**Thank you.**

**Stay up to date with CHFA Training! [Click Here For Current CHFA Training Schedule](#)**

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