

Bulletin #282
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:

*Program Option:

Special Program:

*Insurance Type:

Interest Rate:

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:

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:

*Insurance Type:

Interest Rate:

*All Borrowers meet

Borrower

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:	<input type="text"/> FHA RURAL DEVELOPMENT AGENCY VA
All Borrowers meet	
Borrower	

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

*Insurance Type:	<input type="text"/> ENACT MORTGAGE INSURANCE CORPORATION RADIAN GUARANTY INC. ESSENT GUARANTY INC. ARCH MORTGAGE INSURANCE COMPANY NATIONAL MORTGAGE INSURANCE CORPORATION
Interest Rate:	
All Borrowers meet	
Borrower	

The remaining Submit Reservation Process has not changed.

If you have any questions, please reach out to 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
 or Carolyn Christensen at carolyn.christensen@chfa.org