

## CHFA COMPLIANCE Submission Checklist and File Order

*File must be submitted with seven (7) individual sections and in order of the checklist*

Lender: \_\_\_\_\_ Date: \_\_\_\_\_  
 Contact: \_\_\_\_\_ Phone/Email: \_\_\_\_\_  
 Borrower: \_\_\_\_\_ CHFA Loan Number: \_\_\_\_\_  
 Underwriter Phone/Email: \_\_\_\_\_ Loan Program: ☐ HFA Preferred ☐ HFA Advantage ☐ Govt. Insured Credit Score \_\_\_\_\_

### **SUBMISSIONS\* (Only final approved documents from the list below should be uploaded):**

#### *Section 1 – Lender Commitment*

- ☐ Submission Checklist
- ☐ 1008 or 92900 LT or VA Loan Analysis 26-6393 Signed by Lender's Underwriter with comment as to why TTO was not utilized, when applicable
- ☐ FHA with LTV ≤80% requires LOX as to why Conventional Financing was not obtained

#### *Section 2 - Lender Application*

- ☐ 1003 – Final/Verified Uniform Residential Loan Application
- ☐ AUS Findings (LP/DU/GUS) – FINAL- Must match program listed in LOS

#### *Section 3 - Credit*

- ☐ Credit Report
- ☐ Fraud Report/DRIVE/Data Verify or any other industry acceptable report. The Property Ownership Section begins on Page # \_\_\_\_\_

#### *Section 4A – Income/Employment*

**Income Documents to be separated in order by Borrower then Co-Borrower**

- ☐ Income Worksheet for Repayment/Qualifying Income
- ☐ Document Income per AUS findings- *documentation of other/additional income not used for qualifying must be included in upload*
- ☐ Tax Returns, Signed Federal or IRS Transcripts – only when required per Agency/Investor Guidelines
- ☐ **For Time to Own only** – most recent 3 years signed federal tax returns / IRS tax return transcripts
- ☐ One current paystub, regardless of AUS requirements
- ☐ Final paystub from previous year required for variable income calculations, base, OT, Commission, etc.

#### *Section 4B – Income*

- ☐ CHFA Limits and TTO Eligibility Income Worksheet- Excel File

#### *Section 5 – Assets*

- ☐ Asset Statements as per AUS Findings (to verify no undisclosed income)
- ☐ Minimum of one current bank statement, regardless of AUS requirements

#### *Section 6 – Property/Appraisal*

- ☐ Appraisal (full report with interior/exterior photos – no waivers permitted)
- ☐ FFIEC.gov printout verifying property Census Tract
- ☐ Complete Sales Contract-Fully executed, including all addendums
- ☐ CHFA Acquisition Worksheet – CHFA Form 017-0694
- ☐ FHA 203(k) documentation: HUD 92700 Max Mortgage Worksheet

#### *Section 7 – CHFA Required Documents*

- ☐ Federal Recapture Tax Notice – Potential Tax
- ☐ CHFA Borrower Eligibility Certificate
- ☐ Veterans Statement – Due on Sale Clause (all VA loans)
- ☐ Down Payment Assistance Program/s Worksheet (DAP/TTO)
- ☐ Loan Estimate(s) or Final Closing Disclosure(s): First Mortgage, DAP, TTO loans, if applicable
- ☐ Homebuyer Education Counseling Certificate
- ☐ Landlord Counseling Certificate (2-4 unit properties)

#### **WITH DAP:**

- ☐ DAP – Applicant Notice
- ☐ DAP – Borrower Certificate

#### **WITH TTO:**

- ☐ TTO – Applicant Notice
- ☐ TTO – Borrower Certificate

#### **Special Programs, as applicable:**

- ☐ Teacher Statement of Eligibility
- ☐ Homeownership Program Statement of Eligibility
- ☐ Home of your Own – Provide evidence of disability

CHFA WILL PERFORM A "COMPLIANCE ONLY" REVIEW PRIOR TO CLOSING TO ENSURE FILES MEET THE ELIGIBILITY REQUIREMENTS OF ITS PROGRAMS.

Lender Remains Responsible for Ensuring Loan Meets All Insurer/Investor/CHFA Requirements at the Time of Purchase.

*\*CHFA reserves the right to request additional documentation as deemed necessary.*

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