California Housing Finance Agency

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Single Family Lending Program Bulletin

August 04, 2025

Program Bulletin #2025-07

To: CalHFA Approved Lenders

Update to Rate Lock Policy

Effective for all loans on or after August 11, 2025, CalHFA will require the lender to lock a loan through the CalHFA Mortgage Access System (MAS), prior to submitting the file for compliance review. Floating reservations may no longer be submitted to CalHFA for compliance review.

For questions about this bulletin, contact CalHFA Single Family Lending Division by phone 916.326.8033 or by email at SFLending@calhfa.ca.gov. Plus, you can always visit CalHFA's website at: www.calhfa.ca.gov or Single Family Lending directly at www.calhfa.ca.gov/homeownership.

CalHFA thanks you for your business and we look forward to continuing to support your affordable housing loan needs.

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