

CalHFA Loan Refinance Submission Checklist

How to upload in MAS

- ☐ Approval Documents
 - ☐ FHA 92900-LT with Chums# Signed for Manual U/W only
- ☐ MI Cert Conventional first mortgages over 80% LTV
- ☐ Final Automated Underwriting Findings
 - ☐ FHA/VA DU or LP
 - ☐ Conventional DU Approve/Eligible only
- ☐ Signed 1003 Final or Initial 1003 signed by all borrowers for 1st mortgage loan
- ☐ Credit Report Non-Traditional Credit is not allowed
- ☐ Appraisal (URAR) (if applicable)
- ☐ "Life of Loan" Standard Flood Hazard Cert
- ☐ Preliminary Title Report
- ☐ CalHFA Borrower's Affidavit & Certification (Rev 8/6/25)
- ☐ CalHFA State Reporting Disclosure (Rev 1/17/24)