

CalHFA Loan Submission Checklist

[Upload in MAS](#)

- Underwriter Approval –
 - FHA - 92900-LT with Chums# and income calculation breakdown (Signed for Manual u/w only)
 - VA - Signed Loan Analysis with income calculation breakdown
 - Conventional - 1008 (No Manual u/w allowed) with income calculation breakdown
- Genworth MI Cert only –
 - Conventional first mortgages over 80% LTV
- Final Automated Underwriting Findings -
 - FHA/VA - DU or LP
 - Conventional - DU only
- Lender's In-House Underwriting Approval with 1 year Home Warranty to be paid at COE
- Final **or** Initial signed 1003 for 1st loan - Electronic signatures require date
- Credit Report – Must match final AUS
- Executed Purchase Agreement or Escrow Instructions
- Appraisal (URAR)
- "Life of Loan" Standard Flood Hazard Cert
- Preliminary Title Report – with plat map and address supplement
- CalHFA Borrower's Affidavit & Certification (updated 02/01/19)
- ZIP Interest Rate Disclosure
- Homebuyer Education Certificate – See [program handbook](#) for requirements
- VA Certificate of Eligibility