CalHFA Loan Submission Checklist

Upload in MAS

- Approval Documents –
  - FHA - 92900-LT with Chums# (Signed for Manual u/w only)
  - VA - Signed Loan Analysis
  - USDA - 1008 (No Manual u/w allowed)

- MI Cert–
  - Conventional first mortgages over 80% LTV

- Final Automated Underwriting Findings -
  - FHA/VA - DU or LP
  - Conventional - DU only - with HFA Preferred
  - USDA – GUS – Accept/Eligible only

- Lender’s In-House Underwriting Approval with 1-year Home Warranty to be paid at COE

- USDA – Conditional Commitment Form RD 3555-18E

- Signed 1003 - Final or Initial 1003 signed by all borrowers for 1st mortgage loan

- Credit Report – Must match final AUS – Non-Traditional Credit is not allowed

- VOE or paystub required for school or fire department employee (if applicable)

- Executed Purchase Agreement or Escrow Instructions with all addendums

- Appraisal (URAR) - MH Advantage - must have picture of certified sticker

- “Life of Loan” Standard Flood Hazard Cert

- Preliminary Title Report

- CalHFA Borrower’s Affidavit & Certification (Rev 10/4/21)

- ZIP Interest Rate Acknowledgment (Rev 6/25/19)

- Homebuyer Education Certificate – See program handbook for requirements

- VA Certificate of Eligibility