

CalHFA Loan Submission Checklist

[Upload in MAS](#)

- Approval Documents –
 - FHA - 92900-LT with ZFHA Chums# (Signed and CHUMS ID# for Manual u/w only)
 - VA - Signed Loan Analysis
 - USDA - 1008 (No Manual u/w allowed)
- MI Cert (not MI Quote) –
 - Conventional first mortgages over 80% LTV
- Final Automated Underwriting Findings -
 - FHAVA - DU or LP
 - Conventional - DU only - with HFA Preferred feature code #782
 - 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 for all borrowers for 1st mortgage loan
- Credit Report – Must match final AUS – Non-Traditional Credit is not allowed
- MyHome – VOE or paystub required to verify CA public school or fire department employee for not cap (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 Cert
- Preliminary Title Report
- CalHFA Borrower's Affidavit & Certification (Rev 1/19-2)
- ZIP Interest Rate Acknowledgment (Rev 6/25/19)
- Homebuyer Education Certificate – See [program handbook](#) for requirements
- VA Certificate of Eligibility