CalHFA Loan Submission Checklist

Upload in MAS

- Underwriter Approval –
  - FHA - 92900-LT with Chums# (Signed for Manual u/w only)
  - VA - Signed Loan Analysis
  - Conventional/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

- Final or Initial signed 1003 for 1st loan - Electronic signatures require date

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

- School Teacher & Employee Assistance Program only - VOE or paystub required to verify if eligible for program

- Executed Purchase Agreement or Escrow Instructions

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

- “Life of Loan” Standard Flood Hazard Cert

- Preliminary Title Report – with plat map and address supplement

- CalHFA Borrower’s Affidavit & Certification (updated 01/19/19)

- ZIP Interest Rate Acknowledgment

- Homebuyer Education Certificate – See program handbook for requirements

- VA Certificate of Eligibility