

CalHFA Loan Submission Checklist

[Upload in MAS](#)

- Signed Underwriter Approval –
 - FHA - 92900-LT with Chums# (Signed for Manual u/w only)
 - VA – Signed Loan Analysis
 - Conventional (No Manual u/w allowed)
- 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
- Income: Verification of Employment (VOE) – Written or verbal with start date and must be 60 days or less
- Paystub(s) – Pay period must be 60 days or less
- W-2(s) – most current year for all sources /1099's /Award Letter
 - Additional income verification refer to the [program handbook](#)
- 3 years IRS Transcripts – only need 1 year for Non-FTHB
 - From Jan 1st – April 15th (or deadline to file) will accept: 2 years transcripts and current year 1040 w/no record found or VOR/LOE for current year
 - After April 15th (or deadline to file) provide extension plus VOR/LOE for current year if none of the above are available
 - CalHFA Tax Return Affidavit (7/10/13) and VOR/LOE – Only required for borrower(s) not required to file taxes
 - YTD Profit & Loss for Schedule C income / LOE if no longer Sch C
- 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 7/30/18)
- ZIP Interest Rate Disclosure
- Homebuyer Education Certificate – See [program handbook](#) for requirements
- VA Certificate of Eligibility