

Colorado Housing and Finance Authority  
www.chfainfo.com

**CHFA FHA Streamline Refinance  
Program Compliance Review Submission Checklist**

**Submission Tips**

- Please use CHFA's Document Delivery System in CHFA HomeConnection<sup>sm</sup> for all new submissions and suspense conditions. Please submit only the items in this list, omitting any duplicate documentation.
- All documents with a red asterisk are required for the file to advance for review. Additionally, all other documentation that is relevant to the file, is required even though it is not explicitly called out via a red asterisk.
- It is a lender's responsibility to check their pipeline report within six hours of uploading documents to confirm that the status has changed from "Reserved" to "Compliance in Process."
- This document list is not all inclusive of what may be required by FHA, VA, USDA-RD, Fannie Mae, Freddie Mac or by local, state and federal laws, regulations or other requirements, as applicable. CHFA relies on its Participating Lenders to comply with any and all applicable legal and regulatory requirements relating to the origination and underwriting of the loan including, but not limited to, disclosure requirements. CHFA reserves the right to request additional documentation from the Lender as needed in CHFA's sole discretion.

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**CHFA Second Mortgage Loan Documents** *\*Required on all CHFA Second Mortgage Loans being subordinated*

1. **CHFA Verification of Mortgage and Payment History, CHFA Second Mortgage** *\*Must cover the most recent twelve (12) months. All payments must be made within the month due for the most recent six (6) months and have no more than one 30-day late payment for the previous six (6) months; ONLY APPLIES to an amortizing, interest bearing, CHFA Second Mortgage loan locked prior to 3/6/2017*
2. **CHFA Form 724, Subordination Agreement** *\*CHFA will complete*

**Note: Fully executed CHFA Subordination Agreement will be provided to the lender within two (2) business days of the Program Compliance approval.**

Copy of additional **Subordination Agreement(s)** *\*Required for any additional (non-CHFA) liens against the property that are not being paid off prior to closing*

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**Required on all FHA Streamline Refinance Loans:**

1. **\* Verification of Mortgage and Payment History, CHFA First Mortgage**, Mortgage rating on Credit Report is acceptable *\*Must reflect a minimum of six (6) consecutive payments made within the month due; for loans seasoned more than six (6) months, all payments must be made within the month due for the most recent six (6) months and have no more than one 30-day late payment for the previous six (6) months*
2. **\* Initial Uniform Residential Loan Application, URLA**, including all addendums *\*Must be completed in full and signed by all Borrower(s), Cosigner(s) (if applicable), and Lender*
3. **\* Title Commitment** *\*Must be clear and legible and complete with legal description*
4. **\* All Loan Estimate(s); including initial LE**
5. **\* Settlement Services Provider List**
6. **\* Intent to Proceed**
7. **Change Circumstance, if applicable**
8. **\* FHA Loan Underwriting and Transmittal Summary (LUTS) (HUD-92900-LT)** *\*Must be signed by Direct Endorsement Underwriter*
9. **\* FHA Case Number Assignment for new loan**; printout from FHA Connection
10. **\* FHA Refinance Authorization for existing loan being refinanced**; printout from FHA Connection *\*Must include date of original endorsement*