

CalHFA Loan Submission Checklist

[How to 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 Approve/Eligible only
 - 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 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 7/12/23)
- CalHFA State Reporting Disclosure (Rev 1/17/24)
- Homebuyer Education Certificate See program handbook for requirements
- CalHFA Shared Appreciation Education Certificate (if applicable)
- VA Certificate of Eligibility