

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 8/6/25)
- ☐ 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)
- ☐ Shared Appreciation Voucher (if applicable)
- ☐ VA Certificate of Eligibility