Colorado Housing and Finance Authority
www.chfainfo.com

CHFA Schools To Home[sm] Second Mortgage Program
Lock to Purchase Review Submission Checklist

Submission Tips

- **Please use CHFA's Document Delivery System in CHFA HomeConnection[sm] 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 also 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 "Prefunding in Process."**
- **CHFA second mortgage loans must be submitted simultaneously at time of first mortgage loan submission. Second mortgage loan must be submitted to its own loan number file in the CHFA Document Delivery System.**
- **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.**

Original documents to be sent to CHFA, 1981 Blake St, Denver, CO 80202

1. **Original CHFA form 390, Second Mortgage Shared Appreciation Note,** *fully executed*; *do not endorse note*

Documents to upload via CHFA Document Delivery System

1. * **CHFA form 390, Second Mortgage Shared Appreciation Note,** *fully executed*
2. * **CHFA Form 395, CHFA Second Mortgage Shared Appreciation Loan Deed of Trust;** *fully executed*
3. * **CHFA Form 250, Shared Appreciation Rider,** *must be attached to, and recorded with CHFA Form 395, Second Mortgage Shared Appreciation Loan Deed of Trust*
4. **CHFA Form 205, Modification of Promissory Note and Deed of Trust;** *if applicable *Fully executed by borrower* ***only***
5. * **Lender's Second Mortgage Loan Estimate;** all copies, *if applicable *Lender's Second Mortgage Loan Estimate must meet CHFA requirements*
6. * **Lender's Second Mortgage Closing Disclosure;** all copies, *if applicable *Lender's Second Mortgage Closing Disclosure must meet CHFA requirements*

All required documents must be complete and accurate and submitted within 10 days of closing to avoid additional fees.