

CalHFA Loan Submission Checklist

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- Signed Underwriter Approval –
 - FHA -92900-LT w/signed 92900-A page 3
 - Conventional - 1008
- Genworth MI Cert –
 - Conventional first mortgages over 80% LTV
- Final Automated Underwriting Findings -
 - FHA - DU or LP
 - Conventional - DU only
- Lender's In-House Underwriting Approval
- Final or Initial signed 1003 - 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
 - Additional income verification refer to the [program handbook](#)
- Federal Income Tax Returns (1040) or Transcripts - need for last three years for FTHB and 1 year for Non-FTHB
 - CalHFA Tax Return Affidavit (7/10/13) and Verification of Rents – Only required for borrower(s) not required to file 1040s
- IRS Form 4506-T – Item #5 blank
- 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 (2/10/16)
- Homebuyer Education Certificate – See [program handbook](#) for requirements
- ECTP Eligibility Certificate & Service Commitment (7/18/13) (if applicable)