

## Colorado Housing and Finance Authority Addendum to the Encompass Investor Connect Lender User's Guide

Complete the following steps to successfully deliver loan packages to the Colorado Housing and Finance Authority (CHFA) through Encompass Investor Connect.

**NOTE:** CHFA is scheduled to release Encompass Investor Connect to its Participating Lenders in January 2022. Please contact CHFA to activate your account. If your account has not been enabled and you select CHFA as an Investor, the delivery will not be accepted, and the following message will display: "Lender has not been authorized by CHFA to deliver Encompass (Investor Connect) data."

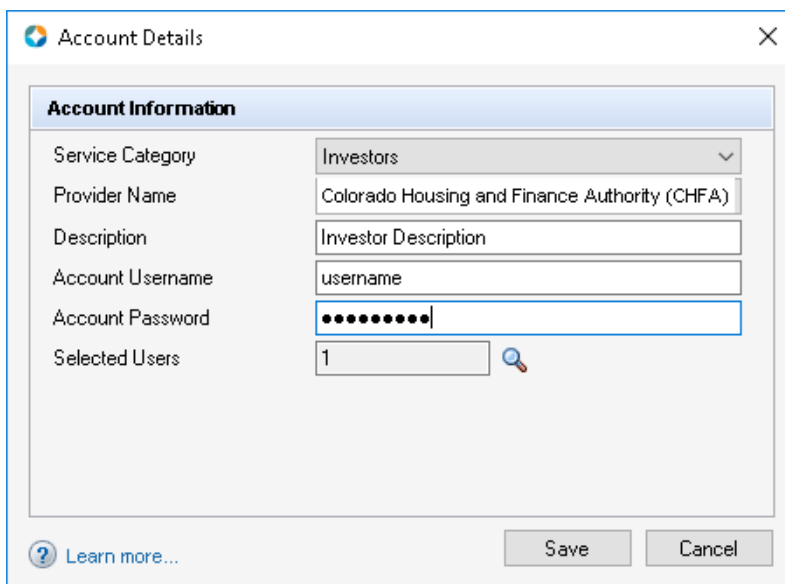
### Configuring Your Investor Connect Setup

Your Encompass administrator needs to complete the following steps when configuring Encompass Investor Connect in the Encompass settings.

**NOTE:** Before configuring the Encompass settings, your Encompass administrator needs to email CHFA at [homeownership@chfainfo.com](mailto:homeownership@chfainfo.com) with a request to activate your existing CHFA HomeConnection account to submit packages via Investor Connect.

### Services Password Management

The Encompass Administrator within your company must follow these guidelines when creating the Account Details entry for CHFA in the Services Password Management setting (**Encompass > Settings > Company/User Setup > Services Password Management**):



The screenshot shows a window titled "Account Details" with a close button (X) in the top right corner. The window contains a form with the following fields:

Account Information	
Service Category	Investors
Provider Name	Colorado Housing and Finance Authority (CHFA)
Description	Investor Description
Account Username	username
Account Password	.....
Selected Users	1

At the bottom of the form, there is a "Learn more..." link with a question mark icon, and two buttons: "Save" and "Cancel".

### To Complete the Accounts Details Information:

1. Enter **CHFA** in the Account Username field.
2. Enter **CHFA** in the Account Password field.
3. After setting up the Account Details for CHFA, notify [homeownership@chfainfo.com](mailto:homeownership@chfainfo.com) to inform them that you are going to be delivering using Investor Connect.

## Submitting Data and Document Packages

**NOTE:** Only First Mortgage document packages and documents can be submitted through Encompass Investor Connect. All Second Mortgage document packages and documents should be submitted through the CHFA Document Delivery System.

Encompass users must follow these guidelines when submitting data and document packages:

- In the Add Submission Details section of the Deliver Loans window:
  - Make sure **Closed Loan Delivery** is selected from the **Submission Type** drop-down list.
  - Select a **Stacking Template** from the drop-down list.
  - The Contact Email Address is a required field. Enter the CHFA registered email address for the individual, or department, who should receive notifications for the loan package being submitted. A registered email address is one that is associated to an active CHFA HomeConnection account.

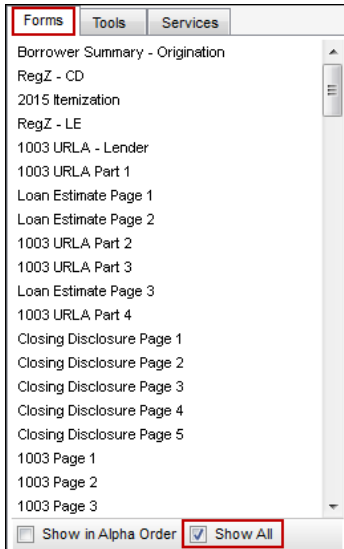
## Investor Loan Number

To successfully deliver loan packages, CHFA requires both an Investor Loan Number and Borrower Social Security Number for each loan file submitted through Encompass Investor Connect.

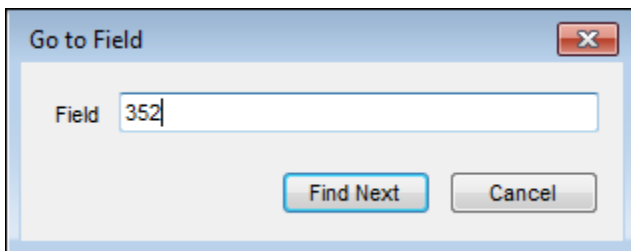
- The CHFA Investor Loan Number is provided by CHFA when a lock is completed in CHFA's HomeConnection<sup>sm</sup> web portal at:  
<https://chfaconn.chfainfo.com/Account/Login?ReturnUrl=%2f>
- The social security number provided in the Investor Connect submission must match the social security numbers for the borrowers associated to the loan in HomeConnection <sup>sm</sup>.

**To Add/Validate the CHFA Loan Number and the Borrower's Social Security Number:**

4. Open the loan file, click the **Forms** tab in the lower-left panel, and then select the **Show All** check box.



5. Press **Ctrl+G**.
6. Type **352** in the field and click **Find Next**.

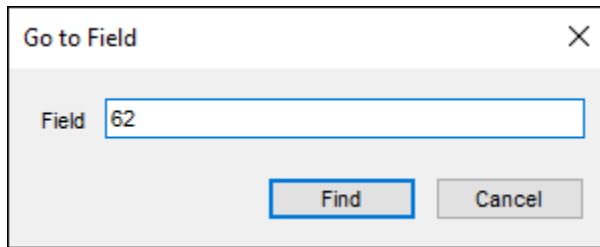


7. The first form on which the field is found opens with the field highlighted. Enter the CHFA Loan Number in the field, and then save the loan.

**NOTE:** A CHFA Loan Number is generated when a lender creates a new lock for a loan on the CHFA HomeConnection web portal. The loan number is also provided in the lock confirmation letter that comes in an email from CHFA.

5. Press **Ctrl+G**.

6. Type **65** in the field and click **Find Next**.



7. The first form on which the field is found opens with the field highlighted. Enter the borrower's social security number in the field, and then save the loan. If there is a co-borrower, be sure to include their social security number as well.

**NOTE:** For a loan to successfully transmit to CHFA through Investor Connect the social security numbers entered in Encompass must match the social security numbers listed in HomeConnection<sup>sm</sup>.

## Additional Information

Investor Connect does not currently support CHFA second lien loan documents. At this time, documents required for a CHFA second lien must be delivered via CHFA's document delivery system.

**NOTE:** If you need support related to a specific loan submission in Investor Connect, please contact the Encompass System Administrator within your organization. Please provide the **CHFA Loan Number** (field ID 352) and the loan delivery status for the loan in question. The Loan Delivery Status can be found by clicking the **Loan Delivery Status** button on the Encompass Pipeline, and then locating the loan in the Loan Delivery Status window.