

# Idaho Housing and Finance Association

## Reference Guide

### Servicing CHFA First Mortgage Loan Types:

FHA, VA and USDA - Service Released Lenders. CHFA Conventional (HFA Preferred™ & HFA Advantage®) - All Lenders

### Idaho Housing and Finance Association

565 W. Myrtle Street - Boise, ID 83702

Ph # 1-800-219-2285 Toll Free # 1-855-505-4700

Mon – Fri 8am – 5pm (Mt. Time) Closed on certain holidays

Tax ID#: 82-0302333 Branch 001 MERS ID#: 1009670

HUD ID#: 10101 VA ID#: 9270030000 USDA ID#: 82-0302333 Branch 001

**Program Questions:** [loanpurchase@ihfa.org](mailto:loanpurchase@ihfa.org)

**Lender Connection:** <https://www.lenderct.com>

**Borrower Connection:** <https://www.borrowerct.com>

**CONTACTS:** Rita Aafedt, Loan Acquisition Mngr.  
(208) 424-7048 - [ritaa@ihfa.org](mailto:ritaa@ihfa.org)

Amanda Patterson, Loan Acquisition Supvr.  
(208) 424-7012 - [amandap@ihfa.org](mailto:amandap@ihfa.org)

### First Mortgage Note Endorsed: Pay To The Order of:

Idaho Housing and Finance Association (No Ampersand Sign - Spell out "and")

- ✓ Without Recourse
- ✓ Lender Name as it appears on Note
- ✓ Lender Signature with signatory's typed name/title

### Assignment of Mortgage

Idaho Housing and Finance Association  
P.O. Box 7899 - Boise, ID 83707

(Or) MERS: IHFA #1009670

### Loans Purchased within 15 Days of 1<sup>st</sup> Payment Due Date

- 1<sup>st</sup> pay netted out of purchase amount - Lender retains 1<sup>st</sup> payment
- Purchase Statement will account for monthly escrow
- Tax Service Fee = \$85 - deducted at loan purchase
- Transfer Hazard & Flood Insurance to HomeLoanServ
- Flood Determination = LERETA Property Tax & Flood Services  
(*\$10 charge to transfer any other determination company to IHFA/ LERETA*)  
**LERETA Property Tax & Flood Services** – [www.lereta.com](http://www.lereta.com)  
**901 Corporate Center Drive – Pomona, CA 91768**
- Property tax must be paid prior to or at closing  
(*property taxes due within 60 days of purchase*)

Post Purchase Ins. & Tax Bills: [servicing@homeloanserv.com](mailto:servicing@homeloanserv.com)

Post Purchase Reimbursements: [HOL-adjustments@ihfa.org](mailto:HOL-adjustments@ihfa.org)

### Original Note Delivered To:

Idaho Housing and Finance Association  
Attn: Doc Center  
565 W. Myrtle Street - Boise, ID 83702

### Trailing Docs Delivered within 90 Days of Loan Closing

(Upload thru Lender Connection)

- \* Original Recorded Mortgage & Assignment
- \* Final Title Insurance Policy
- \* FHA MIC / VA LGC / USDA LNG

Document Center: [doccenter@ihfa.org](mailto:doccenter@ihfa.org)

### Borrower's Payments / Servicing Questions / Goodbye Letter

Toll Free #: 1-800-526-7145

**HomeLoanServ** - P.O. Box 7541 - Boise, ID 83707-1899 **Overnight Payment Address:** 565 W. Myrtle St. - Boise, ID 83702

Servicing Questions: [support@homeloanserv.com](mailto:support@homeloanserv.com) Online Banking: [www.homeloanserv.com](http://www.homeloanserv.com) Payoffs: [HOL-Payoffs@ihfa.org](mailto:HOL-Payoffs@ihfa.org)

First Mortgagee Clause: **HomeLoanServ – ISAOA/ATIMA: P.O. Box 818007 – Cleveland, OH 44181**  
Fax: 888-218-9257 Email: [insdocs8263@oscis.com](mailto:insdocs8263@oscis.com) *Must include IHFA loan number*

Second Mortgagee Clause: **Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C) ISAOA/ATIMA:**  
10 Alexander Drive, Wallingford, CT 06492. (*See Capital For Change, Inc. Servicing Guide*)

# CHFA - LOAN FILE SUBMISSION FORM

**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

## CONVENTIONAL MORTGAGES

**(HFA Preferred™ / HFA Advantage® Loan Programs)**



**CHFA LEAN LOAN**

Date: \_\_\_\_\_

### All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order

#### COMPLETE THE FOLLOWING TO SUBMIT LOANS IN CHFA LOS:

- Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (if applicable)
- Complete And Submit CHFA LOS Additional Data Screen
- Upload The Final Loan Application (1003) In CHFA LOS

#### LENDER / SELLER CONTACT INFORMATION

File Contact Name & Title	Telephone & Ext.	Contacts Email Address
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#### BORROWER INFORMATION

CHFA Loan #	IHFA Loan #	Primary Borrower Name (Last, First)
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LOAN FILE SUBMISSION TO INCLUDE , but is not limited to the following documentation (as applicable). Documentation requirements may differ by program.

#### CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE

##### Commitment / Loan Exceptions / Transmittal

- |   |   |
|---|---|
| <input type="checkbox"/> 1 File Submission Checklist - CHFA Form 009-1107 - ID<br><input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document<br><i>(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)</i> | <input type="checkbox"/> 3 Loan Exception Documentation<br><input type="checkbox"/> 4 Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter) |
|---|---|

##### First Mortgage Loan Approval & Application

- |  |   |
|--|---|
| <input type="checkbox"/> 1 Final/Verified Loan Application (1003)<br><input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Ln Originator) | <input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA)<br><input type="checkbox"/> 4 Private Mortgage Insurance Certificate - Copy (if applicable) |
|--|---|

##### Credit & Fraud Checks

- |  |   |
|--|---|
| <input type="checkbox"/> 1 Credit Supplements (if applicable)<br><input type="checkbox"/> 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)<br><input type="checkbox"/> 3 Bankruptcy Report / Discharge (if applicable)<br><input type="checkbox"/> 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated | <input type="checkbox"/> 5 Credit Report Inquiry Explanation with Documentation - signed & dated<br><input type="checkbox"/> 6 Divorce Decree / Property Separation Agreements (if applicable)<br><input type="checkbox"/> 7 Child Support Verification (if applicable) |
|--|---|

##### Income / Employment - (Most recent Documentation on Top)

#### DOCUMENTATION MUST BE TENDERED SEPARATELY FOR EACH APPLICANT - IN THE ORDER LISTED BELOW

- |   |   |
|---|---|
| <input type="checkbox"/> 1 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Repayment)<br><input type="checkbox"/> 2 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Income Limit)<br><input type="checkbox"/> 3 Verification of Employment (past 2 yrs with start/end dates)<br><input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income)<br><input type="checkbox"/> 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)<br><input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs | <input type="checkbox"/> 7 Academic Student Transcript - for full-time student (or pay stub)<br><input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area<br><p style="text-align: center;">~ OR ~ (Do Not Include Both - Delays File Review Process)</p> <input type="checkbox"/> 8 Fed. Tax Return- <i>Personal</i> Signed 3 most recent - 1 yr if target area - all schedules<br><input type="checkbox"/> 8 Fed. Tax Return- <i>Business</i> Signed 3 most recent - 2 yrs if target area - all schedules<br><input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable) |
|---|---|

##### Assets - (Most recent Documentation on Top)

- |   |  |
|---|--|
| <input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable)<br><input type="checkbox"/> 2 Gift Documentation per FNMA guidelines | <input type="checkbox"/> 3 Asset Statements (Bank name & ownership) <i>min. 1 mth covering 30 day period</i><br><input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable) |
|---|--|

##### Property / Appraisal

- |  |   |
|--|---|
| <input type="checkbox"/> 1 Appraisal Report (include <b>Color</b> Photos, Street View, Comparables)<br><input type="checkbox"/> 2 Final / Repair Inspection with <b>Color</b> Photos - FNMA 1004D (if applicable)<br><input type="checkbox"/> 3 Certificate of Occupancy (if applicable)<br><input type="checkbox"/> 4 Evidence Condo is FNMA Eligible - CHFA Form 013-490 - <b>or</b> - Equivalent<br><input type="checkbox"/> 5 Flood Life of Loan Determination Certificate | <input type="checkbox"/> 6 Flood Hazard Notice<br><input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other<br><input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed)<br><input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed) |
|--|---|

## IHFA Conventional Mtg - Continued

### CHFA REQUIRED DOCUMENTS (if applicable)

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">1</td><td>Federal Recapture Tax Notice - Potential Tax - 051-0597</td></tr> <tr><td style="text-align: center;">2</td><td>Federal Recapture Tax Notice - Understanding Tax - 050-0597</td></tr> <tr><td style="text-align: center;">3</td><td>Federal Recapture Tax Notice - Method to Compute (LEAN Only)</td></tr> <tr><td style="text-align: center;">4</td><td>IRS Form 4506-C - Copy (completed &amp; signed for each Borrower)</td></tr> <tr><td style="text-align: center;">5</td><td>Borrower Eligibility Certificate - 014-1107</td></tr> <tr><td style="text-align: center;">6</td><td>Down Payment Assistance Program/s Worksheet - DAPappcc</td></tr> <tr><td style="text-align: center;">7</td><td>DAP - Borrower's Certificate - DAP 95-05</td></tr> <tr><td style="text-align: center;">8</td><td>DAP - Applicant Notice - DAPDiscl</td></tr> <tr><td style="text-align: center;">9</td><td>Time To Own - Borrower's Certificate - TT095-05 <i>(if applicable)</i></td></tr> <tr><td style="text-align: center;">10</td><td>Time To Own - Applicant Notice - TT0Discl <i>(if applicable)</i></td></tr> <tr><td style="text-align: center;">11</td><td>Loan Estimate (LE) (1st Mtg &amp; Down Payment Program/s, if applicable)</td></tr> </table>	1	Federal Recapture Tax Notice - Potential Tax - 051-0597	2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	4	IRS Form 4506-C - Copy (completed & signed for each Borrower)	5	Borrower Eligibility Certificate - 014-1107	6	Down Payment Assistance Program/s Worksheet - DAPappcc	7	DAP - Borrower's Certificate - DAP 95-05	8	DAP - Applicant Notice - DAPDiscl	9	Time To Own - Borrower's Certificate - TT095-05 <i>(if applicable)</i>	10	Time To Own - Applicant Notice - TT0Discl <i>(if applicable)</i>	11	Loan Estimate (LE) (1st Mtg & Down Payment Program/s, if applicable)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">12</td><td>Homeownership Program - Statement of Eligibility - 060-1005</td></tr> <tr><td style="text-align: center;">13</td><td>Police Statement of Eligibility - 031-027</td></tr> <tr><td style="text-align: center;">14</td><td>Teacher Statement of Eligibility - 031-030</td></tr> <tr><td style="text-align: center;">15</td><td>Military Form DD214 Separation Documents (Honorable Discharge)</td></tr> <tr><td style="text-align: center;">16</td><td>Pre-Closing Homebuyer Education Certificate</td></tr> <tr><td style="text-align: center;">16</td><td>Pre-Purchase Homebuyer Education Certificate</td></tr> <tr><td style="text-align: center;">16</td><td>Online Homebuyer Education (FinallyHome!®) Certificate</td></tr> <tr><td style="text-align: center;">17</td><td>Financial Fitness Certificate</td></tr> <tr><td style="text-align: center;">18</td><td>Landlord Certificate <i>(if 2 - 4 unit residence)</i></td></tr> </table>	12	Homeownership Program - Statement of Eligibility - 060-1005	13	Police Statement of Eligibility - 031-027	14	Teacher Statement of Eligibility - 031-030	15	Military Form DD214 Separation Documents (Honorable Discharge)	16	Pre-Closing Homebuyer Education Certificate	16	Pre-Purchase Homebuyer Education Certificate	16	Online Homebuyer Education (FinallyHome!®) Certificate	17	Financial Fitness Certificate	18	Landlord Certificate <i>(if 2 - 4 unit residence)</i>
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### Homeownership Counseling

### CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

<b>Final FNMA 1003 uploaded in "Lender Connection" Portal</b>	<b>Documents Delivered Electronically in "Lender Connection"</b>																																																								
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**\*\*Recorded Mortgage, Assignment and Title Policy must be delivered within 90 days of loan purchase\*\***

### CHFA Down Payment Assistance Program/s Closing Documents (if applicable)

#### CHFA SUBORDINATE MORTGAGE SERVICER: Capital for Change, Inc. (C4C) *(See Capital For Change, Inc. Servicing Guide)*

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**First Mortgagee Clause:** HomeLoanServ – ISAOA/ATIMA: P.O. Box 818007 – Cleveland, OH 44181  
(Must include IHFA loan number)

**Second Mortgagee Clause:** Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C) (DAP only N/A to TTO)  
ISAOA/ATIMA: 10 Alexander Drive, Wallingford, CT 06492.

### Miscellaneous Documents (if applicable)

1	4
2	5
3	6

**CHFA - LOAN FILE SUBMISSION FORM**  
**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

**GOVERNMENT MORTGAGES**  
*(Form for FHA, VA or USDA Only)*



CHFA LEAN LOAN

Date: \_\_\_\_\_

**All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order**

**COMPLETE THE FOLLOWING TO SUBMIT LOANS IN CHFA LOS:**

- Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (If applicable)
- Complete And Submit CHFA LOS Additional Data Screen
- Upload The Final Loan Application (1003) In CHFA LOS

**LENDER / SELLER CONTACT INFORMATION**

<b>File Contact Name &amp; Title</b>	<b>Telephone &amp; Ext.</b>	<b>Contacts Email Address</b>
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**BORROWER INFORMATION**

<b>CHFA Loan #</b>	<b>IHFA Loan #</b>	<b>Primary Borrower Name (Last, First)</b>
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*LOAN FILE SUBMISSION TO INCLUDE , but is not limited to the following documentation (as applicable). Documentation requirements may differ by program.*

**CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE**

**Commitment / Loan Exceptions / Transmittal**

<input type="checkbox"/> 1 File Submission Checklist - CHFA Form 009-1107 - ID	<input type="checkbox"/> 5 USDA Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee
<input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document	<input type="checkbox"/> 6 HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)
<input type="checkbox"/> 3 Loan Exception Documentation	<input type="checkbox"/> 7 VA Form 26-6393 Loan Analysis (signed by UW & dated)
<input type="checkbox"/> 4 Final Transmittal Summary (1008) FNMA (USDA Loans ONLY- UW signed & dated)	<input type="checkbox"/>

**First Mortgage Loan Approval & Application**

<input type="checkbox"/> 1 Final/Verified Loan Application (1003)	<input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA, GUS)
<input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Ln Originator)	<input type="checkbox"/>

**Credit & Fraud Checks**

<input type="checkbox"/> 1 Credit Supplements (if applicable)	<input type="checkbox"/> 5 Credit Report Inquiry Explanation with Documentation - signed & dated
<input type="checkbox"/> 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)	<input type="checkbox"/> 6 Divorce Decree / Property Separation Agreements (if applicable)
<input type="checkbox"/> 3 Bankruptcy Report / Discharge (if applicable)	<input type="checkbox"/> 7 Child Support Verification (if applicable)
<input type="checkbox"/> 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated	<input type="checkbox"/>

**Income / Employment - (Most recent Documentation on Top)**

**DOCUMENTATION MUST BE TENDERED SEPARATELY FOR EACH APPLICANT - IN THE ORDER LISTED BELOW**

<input type="checkbox"/> 1 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Repayment)	<input type="checkbox"/> 7 Academic Student Transcript - for full-time student (or pay stub)
<input type="checkbox"/> 2 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Income Limit)	<input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
<input type="checkbox"/> 3 Verification of Employment (past 2 yrs with start/end dates)	<b>~ OR ~ (Do Not Include Both - Delays File Review Process)</b>
<input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income)	<input type="checkbox"/> 8 Fed. Tax Return- <i>Personal</i> Signed 3 most recent - 1 yr if target area - all schedules
<input type="checkbox"/> 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)	<input type="checkbox"/> 8 Fed. Tax Return- <i>Business</i> Signed 3 most recent - 2 yrs if target area - all schedules
<input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs	<input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable)

**Assets - (Most recent Documentation on Top)**

<input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable)	<input type="checkbox"/> 3 Asset Statements (Bank name & ownership) min 1 mth within 30 day period
<input type="checkbox"/> 2 Gift Documentation per FNMA guidelines	<input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable)

**Property / Appraisal**

<input type="checkbox"/> 1 Appraisal Report (include <b>Color</b> Photos, Street View, Comparables)	<input type="checkbox"/> 10 Escrow Holdback Agreement (if applicable)
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**203(K) Rehabilitation Loans**

<input type="checkbox"/> 2 Final / Repair Inspection with <b>Color</b> Photos - FNMA 1004D (if applicable)	<input type="checkbox"/> 1 HUD 92700 - Maximum Mtg Worksheet
<input type="checkbox"/> 3 Certificate of Occupancy (if applicable)	<input type="checkbox"/> 2 HUD Consultant Report (if applicable)
<input type="checkbox"/> 4 Evidence Condo is VA / FHA approved	<input type="checkbox"/> 3 Work Estimates - Fully Executed - Copy
<input type="checkbox"/> 5 Flood Life of Loan Determination Certificate	<input type="checkbox"/> 4 Work Write-up and signed Contract - Copy
<input type="checkbox"/> 6 Flood Hazard Notice	<input type="checkbox"/> 5 Contractor Licenses - Copy
<input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other	<input type="checkbox"/> 6 Contractor Liability Insurance - Copy
<input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed)	<input type="checkbox"/>
<input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed)	<input type="checkbox"/>



## IHFA Government Mtg - Continued

### CHFA REQUIRED DOCUMENTS (if applicable)

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### CHFA Down Payment Assistance Program/s Closing Documents (if applicable)

#### CHFA SUBORDINATE MORTGAGE SERVICER: Capital for Change, Inc. (C4C) (See Capital For Change, Inc. Servicing Guide)

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<b>First Mortgagee Clause: HomeLoanServ – ISAOA/ATIMA: P.O. Box 818007 – Cleveland, OH 44181 (Must include IHFA Ln #)</b>													
<b>Second Mortgagee Clause: Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C) (DAP only N/A to TTO)</b> <b>ISAOA/ATIMA: 10 Alexander Drive, Wallingford, CT 06492.</b>													

### FHA, VA, USDA SPECIFIC DOCUMENTS

#### FHA Documents (if applicable)

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#### USDA Documents (if applicable)

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**\*\*Recorded Mtg & Assignment, Title Policy and FHA MIC/VA LGC/USDA LNG must be delivered within 90 days of loan purchase\*\***