

NEW Master Servicer Orientation



**Idaho Housing
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ASSOCIATION



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AUTHORITY

The Key To Affordable Housing

Idaho Housing's Speakers



Susan Semba
Vice President
Homeownership
Lending



Cindy Bengal
Business Development
Officer



Greg Blake
Director of Information
Technology



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TODAY'S AGENDA

- Introductions
- Timeline
- Who is Idaho Housing and Finance
- Benefits
- Processes
- General Requirements
- Lender Connection demo/instructions
- Contacts/Questions



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TIMELINE

- Bulletin #77 (revision)
- Contracts due 1/31/15
- Reservations issued on or after 1/2/15



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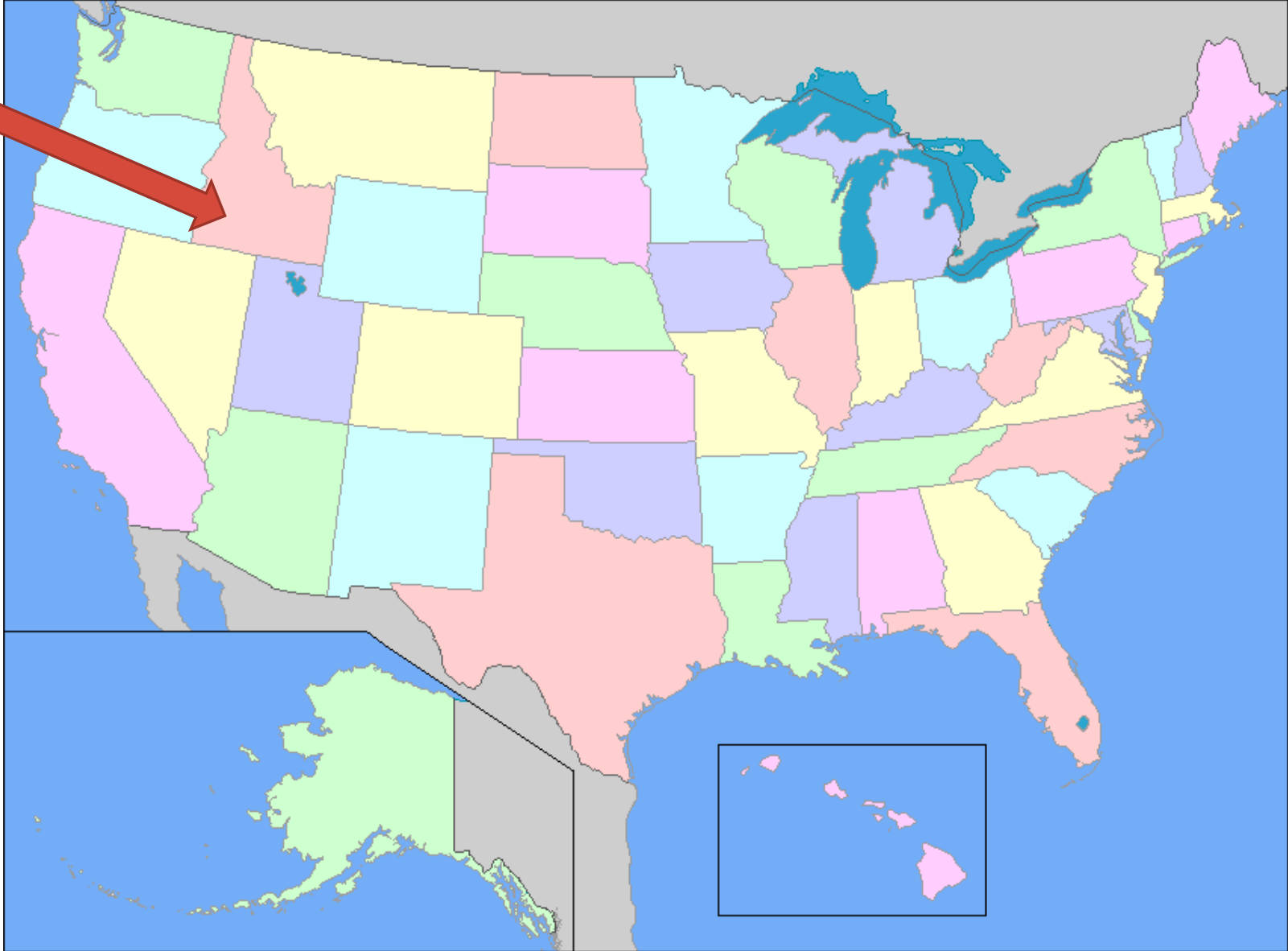
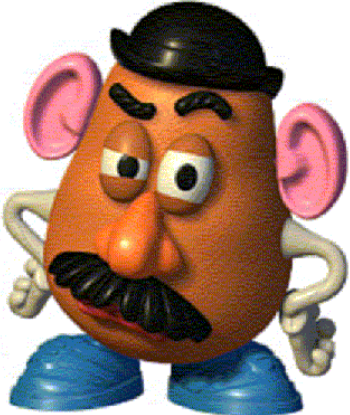


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Where is Idaho?

**Boise,
Idaho**



Idaho is a Housing Finance Authority

Idaho Housing understands the specialized needs of servicing loans for first-time homeowners and the product offerings of HFA's.

We understand that great effort is taken to create a new homeowner and that great effort is sometimes needed to preserve homeownership.



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Who is Idaho Housing and Finance

- Over \$4 billion in tax-exempt mortgage revenue bond issues
- Over \$2 billion in loans sold through traditional secondary mortgage markets
- Approved seller/servicer of GNMA, FNMA, FHLMC



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Who is Idaho Housing and Finance

- \$830 million in loan sales for 2014
- We work with over 300 participating lenders in our own home lending program
- We share a common mission of providing homeownership



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Who is Idaho Housing and Finance



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Who is Idaho Housing and Finance

- Customer service is provided by a staff of 55 professionals
- We provide multiple language services
 - Spanish speaking customer service staff
 - Interpreter services to communicate in any language
- Customer service satisfaction scores ratings in the excellent category
- All new borrowers are provided a welcome packet explaining the entire home loan experience



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Who is Idaho Housing and Finance

Master servicing cooperative partnership for these states



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THE PROCESS

1. Upload Closed Loan Packet and 1003 file in Lender Connection
2. Fill in Lender Connection Fields
3. Mail Original Note or Mortgage to Idaho Housing

Idaho will Notify Lender with any purchase Conditions

Idaho will Review Loan for Purchase

Conditions Cleared

Loan Purchased by Idaho

Print Purchase Statement

Money wired to Lender

CHFA Reviews Loan Compliance Packet

Loan CHFA Compliance Approved

Idaho Housing and Finance Purchase Process

Loan Purchased

CHFA Process

CHIF "DAP" Purchase Process

DAP Loans Fax o66 to CHFA

CHFA Funds the Lender

Lender Sends DAP Closed Loan Package to CHIF



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Cindy Bengal will take you through doing HFA Preferred with IHFA.

HFA PREFERRED WITH IHFA

- 640 minimum credit score
- 680 minimum credit score LTV 95.1 - 97%
- Condos – max LTV 95% (Applicants purchasing FNMA eligible condominium units with 95% LTV will be eligible to apply for DAP at 5% for downpayment plus closing costs, if applicable.)
- 97% LTV conventional loans with only 18% MI coverage (HFA Preferred)
- .25% Adverse Market Fee



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HFA PREFERRED WITH IHFA Changes

- \$300 funding fee will be eliminated
- Tax service fee will be \$59



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Government Loans with IHFA (FHA/VA/RD)

- 640 Minimum credit score
- Total DTI 45% (with DAP 43%)



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BENEFITS *(ALL LOANS)*

- Electronic submission of loan files will be available (all loans)
- Quick turnaround for purchase
- Files do not need to be underwritten by Idaho



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CHFA PROCESS

- No changes to CHFA loan closing process
- Idaho's process begins after loan closing



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CHECKLIST

- Send Idaho checklist with post-closing package
- Idaho's checklist is on Lender Connection, Allregs, and CHFA's web site
- Follow checklist and stacking order



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Idaho Housing and Finance Association Checklist for Connecticut Housing Finance Authority

checklist

Loan # _____ Borrower Name _____
Lender Contact _____ Lender Contact Phone# _____
Lender Contact Email _____

- Final 1003.FNM uploaded in "Lender Connection" web portal.
- "Lender Connection" loan information completed online.
- Documents delivered electronically in "Lender Connection" web portal.
- Original FINAL documents mailed to Idaho Housing and Finance Association, 565 W. Myrtle, Boise, ID 83702.

- _____ IHFA Lender Checklist (this document)
- _____ **Original Note** endorsed to Idaho Housing and Finance Association
- _____ Copy of the recorded First Mortgage/Deed of Trust with all applicable riders
- _____ Copy of Assignment of Mortgage to:
Idaho Housing and Finance Association, P.O. Box 7899, Boise, ID 83707 (if not utilizing MERS)
- _____ Copy of any subordinate financing documents/down payment assistance documents
- _____ **Final HUD-1** for both buyer and seller, fully executed
- _____ Initial Escrow Account Disclosure
- _____ **Final Truth-in Lending** Disclosure
- _____ Goodbye Letter notifying borrower of IHFA's Loan Number, payment amount and new servicer
Information (Idaho Housing and Finance Association, P.O. Box 7899, Boise, ID 83707)
- _____ 4506T and results if applicable
- _____ Preliminary Title report with 12 month chain of title & property tax information
- _____ Recorded Intent to Declare Manufactured Housing as Real Property, if applicable
- _____ Hazard Insurance Binder showing **IHFA as Mortgagee, IHFA Loan #. Max deductible less of 2%/\$2500**
- _____ Condo Master insurance binder
- _____ Condo Hazard Insurance Binder, "walls in" required to be escrowed

checklist

- _____ Flood Hazard Determination, must be assigned to IHFA
- _____ Flood Hazard Insurance Binder, if applicable – MAXIMUM DEDUCTIBLE OF \$5000
- _____ RD Conditional Commitment & Loan Note Guarantee 1980-18, if applicable
- _____ RD Guaranteed Loan Closing Report 1980-19
- _____ RD Request for Single Family Housing Loan Guaranty 1980-21
- _____ PMI Certificate and Activation notice w/PMI termination and cancellation disclosure, if applicable
- _____ Complete program disclosures including the initial Good Faith Estimate and TIL
- _____ Fully executed FHA disclosures if applicable
- _____ IHFA Certificate of Accelerated Delivery form 1040
- _____ USPS Address verification, (<http://zip4.usps.com/zip4/>) must match Note, Deed of Trust, Final 1003 Application, AUS Findings and Flood Certificate.
- _____ Loan Underwriting Transmittal Summary (FHA, Conventional & VA)
- _____ AUS findings (DU, LP, GUS etc)
- _____ FINAL 1003 application, fully executed
- _____ Final FHA/VA Addendum 92900a, if applicable
- _____ Initial 1003 application
- _____ Initial FHA/VA Addendum 92900a, if applicable
- _____ INS Card, if applicable
- _____ VA Certificate of Eligibility, if applicable
- _____ Bankruptcy papers, if applicable
- _____ Signed and dated credit explanation
- _____ Signed and dated inquiry letter
- _____ Divorce decree and/or child support order, if applicable
- _____ Tri-merge credit report, **If borrowers are unmarried separate credit reports and 1003's are required.**
- _____ Non-purchasing spouse credit report, if applicable.
- _____ Written VOE for each borrower's current employment.
- _____ Current paystubs & most recent two years W-2s (if self-employed, commissioned or employed by family member, 2 years tax returns, signed and dated by borrowers).
- _____ If married sole and separate, income documentation for non-purchasing spouse is required, if

- _____ Divorce decree and/or child support order, if applicable
- _____ Tri-merge credit report, **If borrowers are unmarried separate credit reports and 1003's are required.**
- _____ Non-purchasing spouse credit report, if applicable.
- _____ **Written VOE** for each borrower's current employment.
- _____ Current paystubs & most recent two years W-2s (if self-employed, commissioned or employed by family member, 2 years tax returns, signed and dated by borrowers).
- _____ If married sole and separate, income documentation for non-purchasing spouse is required, if applicable
- _____ Most recent monthly asset statements for all checking/savings or retirement accounts used in qualifying.
- _____ Gift Letter, fully executed If applicable
- _____ Evidence gift funds transferred from donor to borrower (not required at initial submission)
- _____ Home Buyer Education Certificate, if applicable
- _____ Fully executed FHA Amendatory Clause & Real Estate Certification, signed and dated by all parties, if applicable.
- _____ Copy of earnest money check
- _____ **Fully executed** purchase contract with all addenda and counter offers, (include legible copy).
- _____ Engineers Certification of the foundation, **required for all Manufactured Homes**
- _____ FHA Case # assignment, if applicable
- _____ Well, septic inspections, if applicable
- _____ New Construction exhibits, if applicable
- _____ FHA Conditional Commitment or VA NOV
- _____ Appraisal Report

checklist



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IDAHO HOUSING PROCESS

- Loan package to IHFA:
- File uploaded via *Lender Connection*
- Original Note and Mortgage Deed sent to :
Idaho Housing and Finance Association
565 West Myrtle Street
Boise, ID 83702-7675
203-331-4883



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GENERAL REQUIREMENTS

- Follow up docs/conditions uploaded through *Lender Connection (PDF format)*
- Paper is still an option
- Accelerated Delivery Program (ADP)
 - Access on Lender Connection
 - First two pages only (*do not need all five*)
 - Used for trailing docs
 - Trailing docs due within 90 days of closing



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ADP Form

IHFA Form 1040 (9-04)

**IDAHO HOUSING AND FINANCE ASSOCIATION
CERTIFICATE OF
ACCELERATED DELIVERY**

INSTRUCTIONS

1. Complete all information through Lender signature.
2. Retain Lender Copy.
3. Include IHFA Form 1040 with mortgage loan purchase file when submitting the file to IHFA for purchase approval.
4. When remitting documents to IHFA, include Lender Copy as a transmittal letter to properly ensure routing of documents.

NOTE	* * * *	DO NOT SEND DOCUMENTATION WITHOUT A COPY OF THIS CERTIFICATE OF ACCELERATED DELIVERY FORM.	* * * *	NOTE
Lender Name/Address <div style="background-color: #e0e0ff; height: 200px; width: 100%;"></div>		Mortgage Identification Information		
		Borrower Name <div style="background-color: #e0e0ff; height: 20px; width: 100%;"></div>		
		Property Address, City, State, Zip <div style="background-color: #e0e0ff; height: 40px; width: 100%;"></div>		
		IHFA Loan No. <div style="background-color: #e0e0ff; height: 20px; width: 100%;"></div>		
Date of Deed of Trust Note <div style="background-color: #e0e0ff; height: 20px; width: 100%;"></div>		Original Loan Balance <div style="background-color: #e0e0ff; height: 20px; width: 100%;"></div>		

DOCUMENTS TO BE DELIVERED AT A LATER DATE

- | | | |
|---|---|--|
| <input type="checkbox"/> Original ALTA Title Insurance Policy and Required Endorsements | <input type="checkbox"/> Original Recorded Deed of Trust with Tax Exempt Financing Rider and Recapture Notice | <input type="checkbox"/> VA Loan Guarantee Certificate P & I <div style="background-color: #e0e0ff; width: 50px; height: 15px;"></div> |
| <input type="checkbox"/> Original Recorded Assignment | <input type="checkbox"/> Original Recorded Down Payment Assistance Deed of Trust | First Payment Date <div style="background-color: #e0e0ff; width: 50px; height: 15px;"></div> |
| <input type="checkbox"/> USDA-RD Loan Note Guarantee Cert. | <input type="checkbox"/> FHA Mortgage Insurance | Maturity Date <div style="background-color: #e0e0ff; width: 50px; height: 15px;"></div> |
| | | <input type="checkbox"/> Other, specify:
<div style="background-color: #e0e0ff; width: 100px; height: 15px;"></div> |

GENERAL REQUIREMENTS – NOTE ENDORSEMENT

Pay to the order of
Idaho Housing and Finance Association

(no Ampersand signs, must spell out “And”)

Without Recourse

Lender Name

(signature)

Signatory’s typed name, Title



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GENERAL REQUIREMENTS – ALLONGES

- ✓ Borrower's Name (exact match to Note)
- ✓ Property Address (exact match to Note)
- ✓ Note/Loan Amount
- ✓ Note Date (no closing date if different)
- ✓ Mortgagee holder name on Note must be an exact match to the endorsement



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GENERAL REQUIREMENTS – ALLONGES

- ✓ Pay to the Order of Idaho Housing and Finance Association
- ✓ *(No Ampersand sign)*
- ✓ Without Recourse
- ✓ Company Name as it appears on the Note
- ✓ Signature Line
- ✓ Signatory's Typed Name
- ✓ Signatory's Title



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GENERAL REQUIREMENTS

- Loan purchase within 15 days of first payment due date
 - First payment will be netted out of purchase amount (P&I only)
 - Lender retains first payment
 - Purchase statement will account for the monthly escrow



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GENERAL REQUIREMENTS – ASSIGNMENT

- Assignment of Mortgage must be assigned to:
Idaho Housing and Finance Association
P.O. Box 7899
Boise, ID 83707
- or MERS: IHFA #1009670



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GENERAL REQUIREMENTS – TRAILING DOCUMENTS

- Trailing Documents
 - Original recorded Mortgage Deed
 - Final Title Insurance Policy
 - MIC, RDLNG, LGC *(if applicable)*



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YOUR IDAHO CONTACTS

MARK SUDERMAN

Loan Acquisition Lead
(208) 331-4870
marks@ihfa.org



ANGIE FRENCH

Contracts
(208) 331-4840
angief@ihfa.org

ANNIE SMITH

Lender Liaison
(208) 331-4813
annies@ihfa.org



Send questions through:
resloan@ihfa.org



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REMINDERS

Please submit the following to Idaho and provide a copy to CHFA:

Idaho Housing and Finance

Attn: Angie French, PO Box 7899, Boise, ID 83707

- 1) Executed Mortgage Purchase Contract
- 2) Lender's most recent Audited Financial Statement
- 3) Fidelity Insurance Bond Policy
- 4) Errors and Omissions Insurance Policy
- 5) Quality Control Plan
- 6) Resumes of Principal Operating Officers
- 7) Evidence of License in Connecticut, if applicable, or Articles of Incorporation
- 8) Signed and dated W9
- 9) Wiring Instructions
- 10) Lender Contact Sheet



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Greg Blake will take you through the Lender Connection Process

LENDER CONNECTION DEMO

- *Lender Connection* is Idaho's document submission web portal



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LENDER CONNECTION

- After your Lender contracts are signed and returned, we will send you an admin account link
- Annie Smith will contact you and help you get setup
- You can setup your staff and branch offices



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LENDER CONNECTION

How to Access

- <https://www.lenderct.com>
- Links will be on CHFA.ORG website
- Secure Login HTTPS://

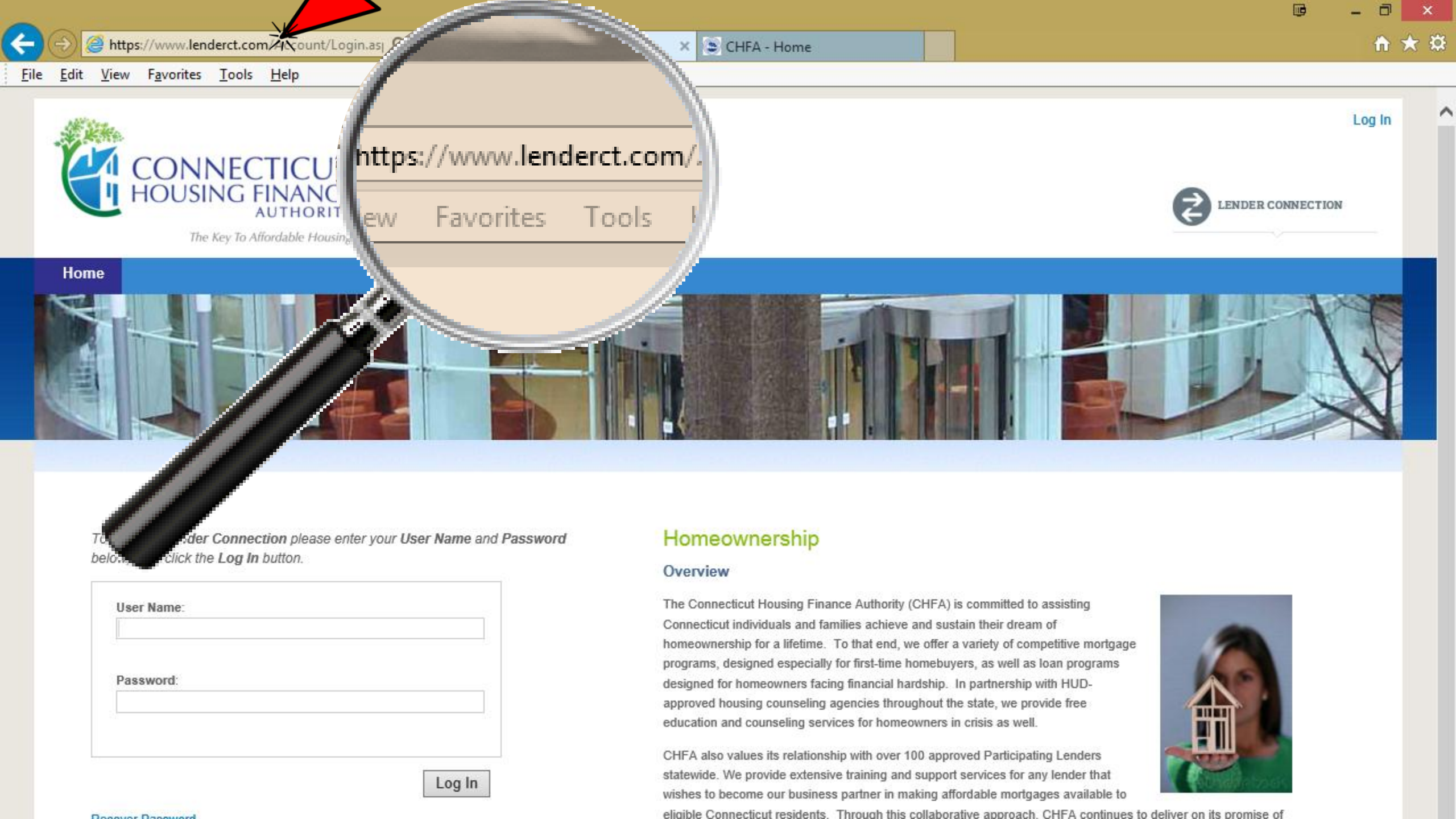


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https://www.lenderct.com/Account/Login.aspx

CHFA - Home



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Log In



Home



To use **Lender Connection** please enter your **User Name** and **Password** below and click the **Log In** button.

User Name:

Password:

Log In

[Recover Password](#)

Homeownership

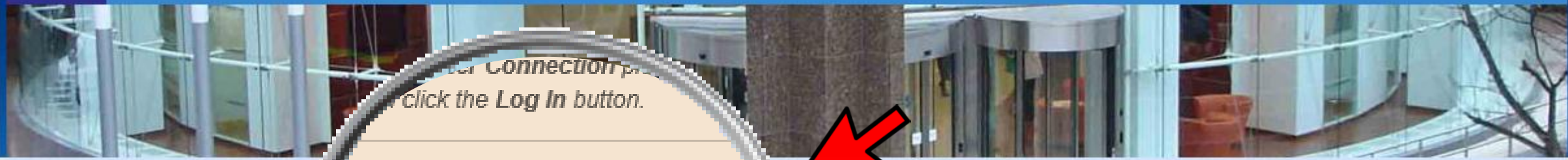
Overview

The Connecticut Housing Finance Authority (CHFA) is committed to assisting Connecticut individuals and families achieve and sustain their dream of homeownership for a lifetime. To that end, we offer a variety of competitive mortgage programs, designed especially for first-time homebuyers, as well as loan programs designed for homeowners facing financial hardship. In partnership with HUD-approved housing counseling agencies throughout the state, we provide free education and counseling services for homeowners in crisis as well.

CHFA also values its relationship with over 100 approved Participating Lenders statewide. We provide extensive training and support services for any lender that wishes to become our business partner in making affordable mortgages available to eligible Connecticut residents. Through this collaborative approach, CHFA continues to deliver on its promise of



Home



click the Log In button.

User Name:
artvandelay@funnycreeklending.com

Password:
●●●●●●●●●●●●●●●●

Log In

To log in to Lender Connection, enter your User Name and Password below, then click the Log In button.

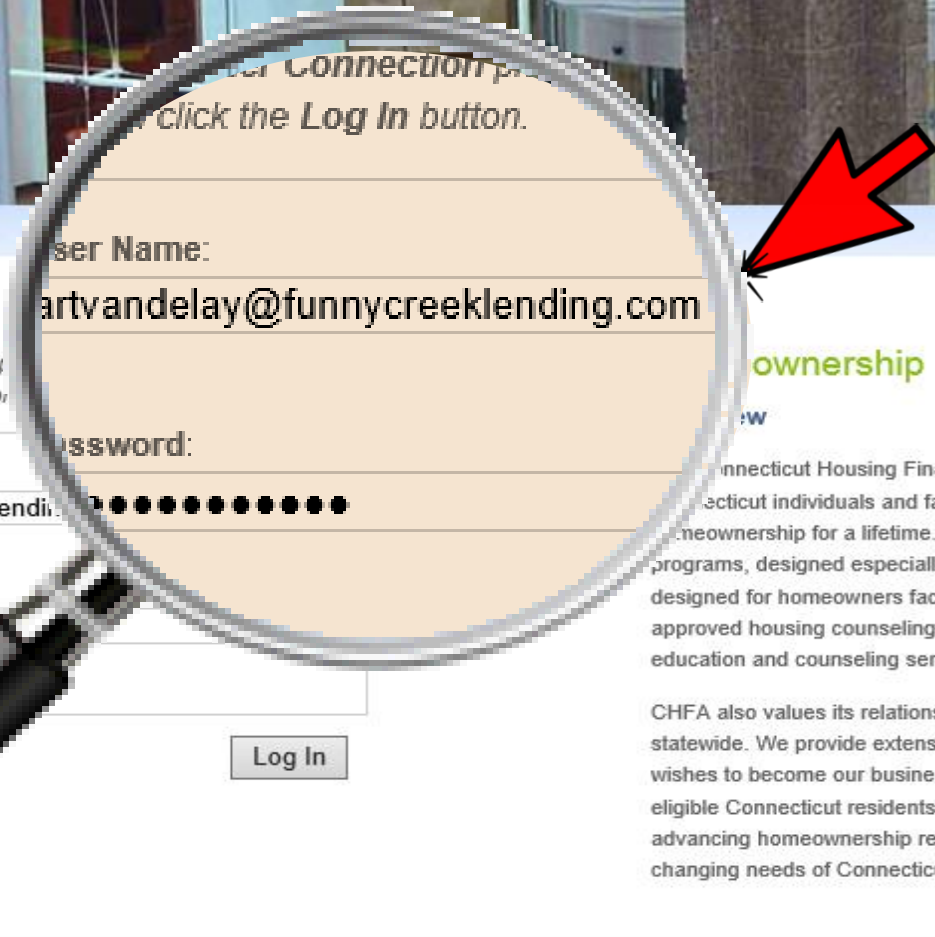
User Name:
artvandelay@funnycreeklendi...

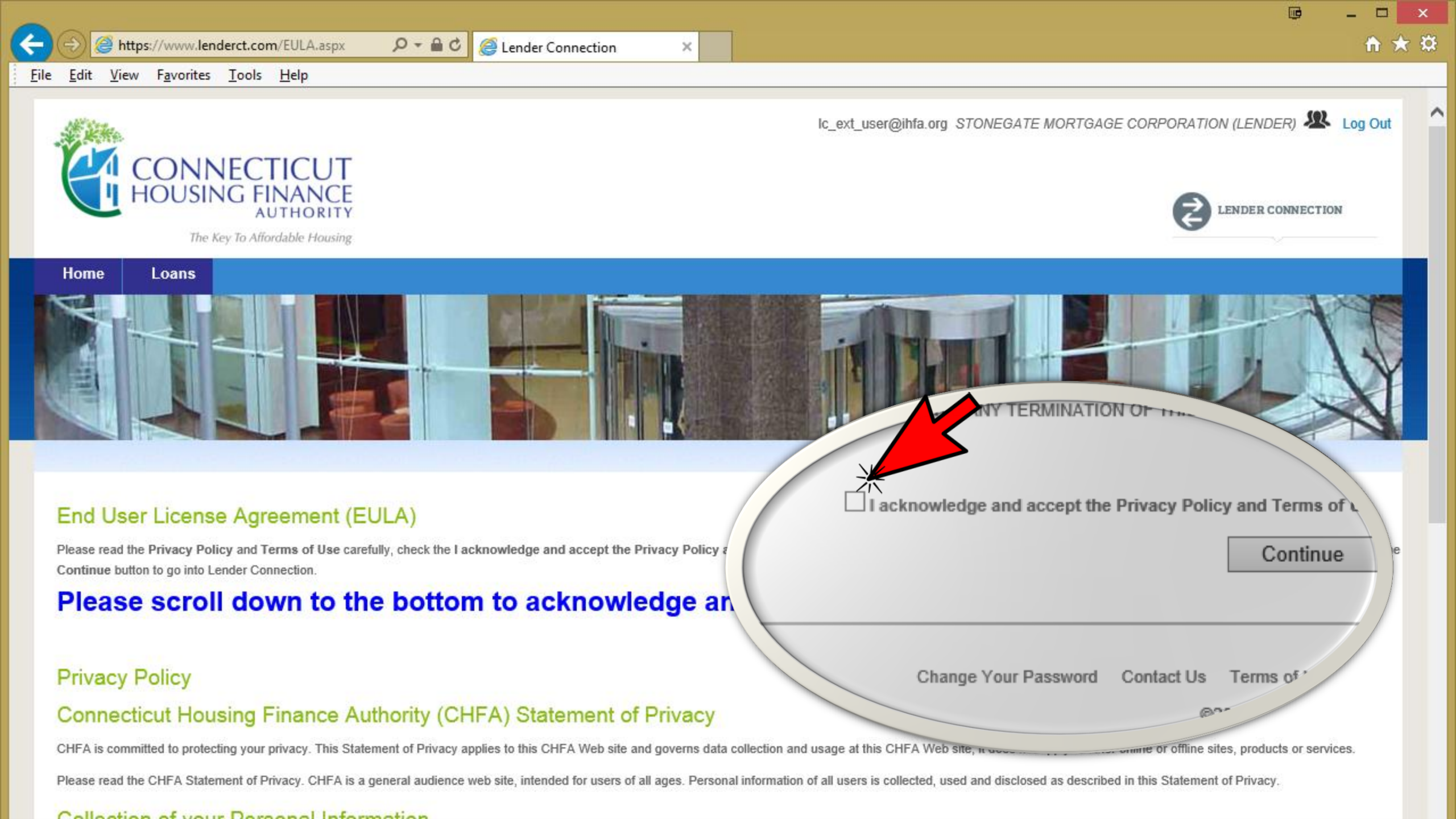
Password:
●●●●●●●●●●

Homeownership

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CHFA also values its relationship with over 100 approved Participating Lenders statewide. We provide extensive training and support services for any lender that wishes to become our business partner in making affordable mortgages available to eligible Connecticut residents. Through this collaborative approach, CHFA continues to deliver on its promise of advancing homeownership responsibly throughout Connecticut while adapting its products and services to the changing needs of Connecticut's diverse neighborhoods and communities.





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Home

Loans



End User License Agreement (EULA)

Please read the Privacy Policy and Terms of Use carefully, check the I acknowledge and accept the Privacy Policy and Terms of Use checkbox, and click the Continue button to go into Lender Connection.

Please scroll down to the bottom to acknowledge and accept the Privacy Policy and Terms of Use.

Privacy Policy

Connecticut Housing Finance Authority (CHFA) Statement of Privacy

CHFA is committed to protecting your privacy. This Statement of Privacy applies to this CHFA Web site and governs data collection and usage at this CHFA Web site, its associated mobile or offline sites, products or services.

Please read the CHFA Statement of Privacy. CHFA is a general audience web site, intended for users of all ages. Personal information of all users is collected, used and disclosed as described in this Statement of Privacy.

Collection of your Personal Information

I acknowledge and accept the Privacy Policy and Terms of Use

Continue

[Change Your Password](#) [Contact Us](#) [Terms of Use](#)

LENDER CONNECTION

Main Menu

- Link to Rates Sheet
- Operating Manual, News, Calendar, FAQ, Allregs
- Checklist, ADP, and Forms
- Navigation

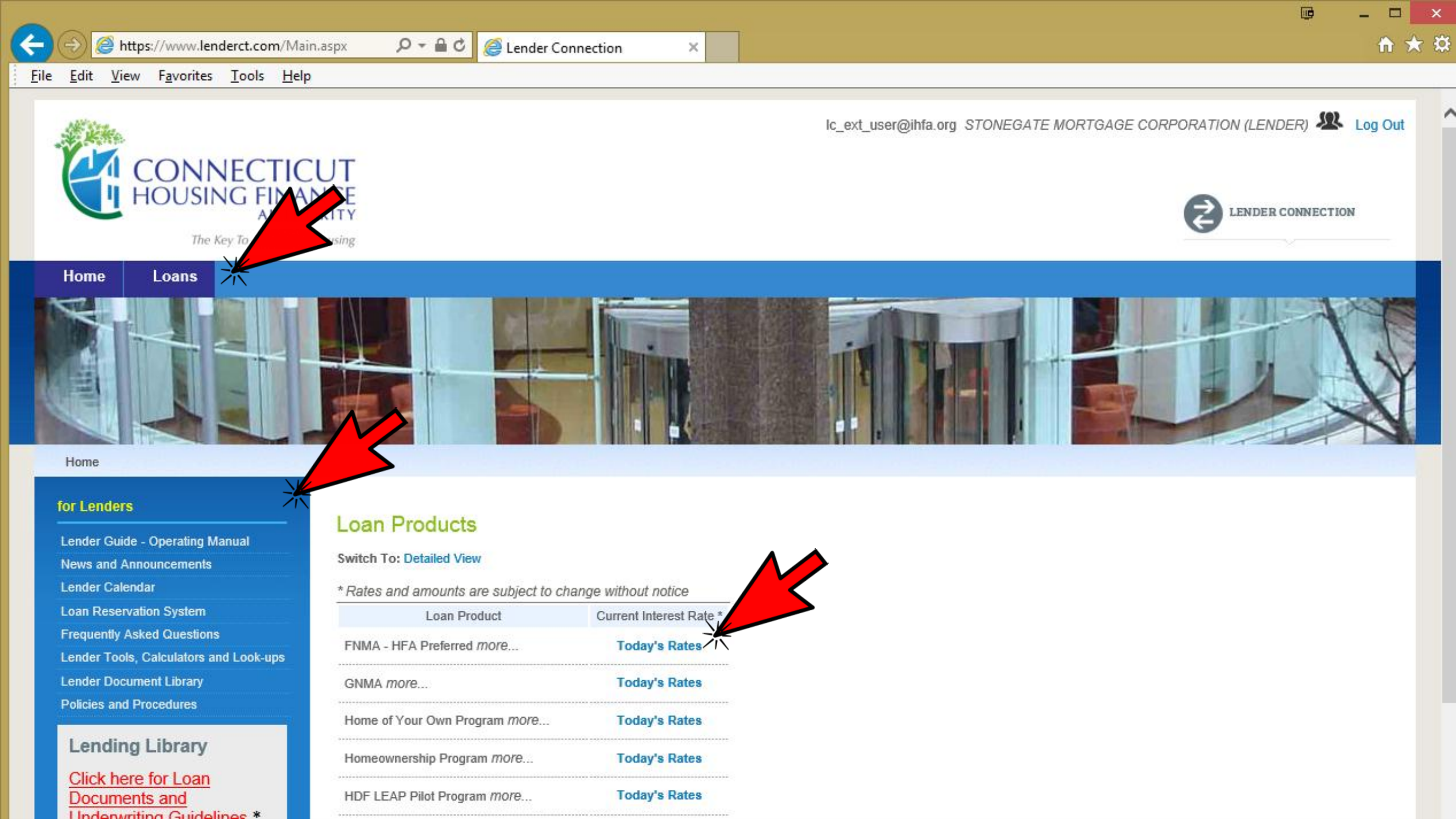


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Home Loans



Home

for Lenders

- Lender Guide - Operating Manual
- News and Announcements
- Lender Calendar
- Loan Reservation System
- Frequently Asked Questions
- Lender Tools, Calculators and Look-ups
- Lender Document Library
- Policies and Procedures

Lending Library

[Click here for Loan Documents and Underwriting Guidelines *](#)

Loan Products

Switch To: [Detailed View](#)

* Rates and amounts are subject to change without notice

Loan Product	Current Interest Rate *
FNMA - HFA Preferred more...	Today's Rates
GNMA more...	Today's Rates
Home of Your Own Program more...	Today's Rates
Homeownership Program more...	Today's Rates
HDF LEAP Pilot Program more...	Today's Rates



Getting Started



Homeownership
Are you in the market to purchase a home? Browse here to learn about CHFA's affordable mortgage programs, tools and resources for homebuyers, and homeowners.



Foreclosure Prevention for Homeowners
CHFA has programs for homeowners at risk of losing their homes, including the Emergency Mortgage Assistance Program (EMAP) and free counseling services. Please note that borrowers with FHA loans are now eligible to apply for EMAP loans. If you have questions about the EMAP Program, please CHFA's Call Center 860-571-3500 or 1-877-571-CHFA (toll free).

News

- January 06, 2015
CHFA's interim
-Hartford Business
- January 05, 2015
Conn. Housing Fin.
Deslauriers Interim
-The Commercial Record
- December 24, 2014
DESLAURIERS TO
EXECUTIVE
- December 23, 2014
CHFA's Executive

Homebuyer Mortgage Program Interest Rates

Currently, the Homebuyer Mortgage Program is providing mortgages at the following rates:

- Government Insured Interest rate: 2.875% ** (APR range 2.975% - 3.375%)**
- Non-Government Insured Interest rate: 3.250% ** (APR range 3.350% - 3.750%)**

Fees: Additional fees may apply.
Term: 30 years, fixed rate

** Please note, this rate is subject to change and additional fees may apply.

[Click here to see all program rates.](#)

LENDER CONNECTION

Administrative Features

- Contact Page
- Account User Manager
- Reset Passwords
- Send Login Instruction
- Receive “Notify” Emails



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Home Administration Loans

Account Settings

Account User Manager

Administration : Account Settings

Organization

Organization Contacts

Commands

Primary Contact

Contact Name:

Contact Title:

Phone Number: (317) 663-5100

Fax:

Email Address: larry.fiore@stonegatemt看.com

Address:

9190 PRIORITY WAY W. DRIVE
SUITE 300
INDINAPOLIS, IN 46240

[Edit](#)

ADP Contact

Contact Name:

Organization Name: STONEGATE MORTGAGE CORPORATION

Loan Originator Company Identifier:

Toll Free Phone Number:

Employer Identification Number (EIN) / TIN:

Legal Name: STONEGATE MORTGAGE CORPORATION



Home Administration Loans

Account Settings
Account User Manager

Administration > Account User Manager

Search For: Sort By: **User Name** **A to Z** [Go...](#)

(Search by User Name, Email Address, First Name, Last Name or Loan Originator Identifier)

Total Number of Users: 2 << FIRST < PREV 1 NEXT > LAST >>

User Name <i>(Your user's email address)</i>	Contact Information	Commands
lc_ext_admin@ihfa.org Last Login (GMT): 01/02/2015 10:41:42 PM Is Admin User? Yes <i>(Admins can create other users)</i> Is Account Closed? No Is User Locked Out? No	Email Address: bruces@ihfa.org First Name: Linda Last Name: IsBoss Phone Number: (208) 331-4895 Extension: 4894 Fax Number: (208) 555-1212	Edit User Email Login Instructions... Reset And Email Password... Delete User...

From: Notify

Sent: Wednesday, January 07, 2015 2:01 PM

To: Bruce Saunders

Subject: Lender Connection Login Instructions

CONNECTICUT HOUSING FINANCE AUTHORITY

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Lender Connection

Connecticut Housing Finance Authority Lender Connection Login Instructions

Listed below are the instructions for logging in to Connecticut Housing Finance Authority Lender Connection.

To log in:

- 1) Click here <https://www.lenderct.com/>
- 2) Enter your user name (lc_ext_user@ihfa.org) in the "User Name" field
- 3) Enter your password in the "Password" field (your password will arrive in a separate email)
- 4) Click the "Log In" button

Thank you,

HomeLoanServ

Lender Connection is an Idaho Housing and Finance Association Service

©IHFA All Rights Reserved

Manage Your Lender Connection Loans

Home

Administration

Loans



Administration : Account User Manager

Search For: Sort By: **User Name** ▼ **A to Z** ▼ Go...*(Search by User Name, Email Address, First Name, Last Name or Loan Originator Identifier)*

Total Number of Users: 2 << FIRST < PREV 1 NEXT > LAST >>

User Name <i>(Your user's email address)</i>	Contact Information	Commands
lc_ext_admin@ihfa.org	Email Address: bruces@ihfa.org	
Last Login (GMT): 01/02/2015 10:41:42 PM	First Name: Linda	Edit User
Is Admin User? Yes <i>(Admins can create other users)</i>	Last Name: IsBoss	Email Login Instructions...
Is Account Closed? No	Phone Number: (208) 331-4895	Reset And Email Password...
Is User Locked Out? No	Extension: 4894	Delete User...
	Fax Number: (208) 555-1212	

From: Notify

Sent: Wednesday, January 07, 2015 2:03 PM

To: Bruce Saunders

Subject: Lender Connection Password Recovery

CONNECTICUT HOUSING FINANCE

AUTHORITY

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Lender Connection

Password Recovery

Listed below is your temporary password for the Lender Connection web portal. Please log in to Lender Connection with your email address as your "User Name".

Your new password is (copy and paste the password into the "Password" box):

#h8%3b%b6

Once logged in, please change your temporary password with the "Change Your Password" link on the footer of the homepage. [Lender Connection](#)

Thank you,

HomeLoanServ

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Manage Your Lender Connection Loans

LENDER CONNECTION

Edit the Loan Reservation

- Find the Loan Reservation
- Print the Loan Reservation



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Home Administration **Loans**

Reservations
Purchase Statements

Loans : Reservations

Search: Select a Status
Sort By: Expiration Date A to Z Go...

Total Number of Loans: 4 << FIRST < PREV 1 NEXT > LAST >>

Loan Information	Borrower Information / Key Dates	Commands
<p>Loan Number: 901476465</p> <p>Assigned To: Unassigned</p> <p>Status: COMPLIANCE APPROVED</p> <p>Loan Product: Regular Home Buyer Program</p> <p>Loan Amount: \$147,184.00</p>	<p>Borrower: DEANNE LAST NAME</p> <p>Co-Borrower: LAST NAME COBORROWER</p> <p>Property Address: 7646 ABC STREET MANCHESTER CT 60420000</p> <hr/> <p>Lock Date: 11/03/2014</p> <p>Expiration Date: 12/18/2014</p> <p>Compliance Approved Date: 12/18/2014</p>	<p>Edit Reservation / Upload 1003 File</p> <p>Print Reservation</p> <p>Upload Loan Documents</p> <p>0 Loan Document(s) Uploaded</p>



CHFA LOAN RESERVATION FOR LOAN NUMBER 901476465

Application Date: 11/03/2014 **Lock Date:** 11/03/2014 **Expiration Date:** 12/18/2014
Borrower: DEANNE M LAST NAME **Co-Borrower:** LAST NAME COBORROWER

RESERVATION SETTINGS

Loan Product: Regular Home Buyer Program
Lender: STONEGATE MORTGAGE CORPORATION
Reservation Status: COMPLIANCE APPROVED
Purchaser: UNASSIGNED

LOAN INFORMATION

Loan Purpose: PURCHASE
Loan Type:
Interest Rate: 3.125% 30 YEARS
(Rates and amounts are subject to change without notice)

Loan Amounts

Loan Amount: \$147,184.00
Sale Price: \$149,900.00
Principal And Interest (P & I): \$0.00

Applied Fees

NONE

Reservation Dates

Purchase Date:
Clear to Purchase Date:
Estimated Closing Date: 00/00/0000
Lock Expiration Date: 12/18/2014
First Payment Date:
Note Date:
Compliance Approved Date: 12/18/2014

Loan Package Dates

Note Received Date:
Loan Package Received Date:
Loan Package Reviewed Date:

LENDER CONNECTION

Document Delivery

- Upload Closed Loan Packet and Note (PDF format)
- Upload Conditions (PDF format)
- Remember - Send Original Note (UPS, FEDEX, Mail,)



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Home Administration Loans

- Reservations
- Purchase Statements



Loans Reservations

Search:

Sort By: [Go...](#)

Total Number of Loans: 4 << FIRST < PREV 1 NEXT > LAST >>

Loan Information	Borrower Information / Key Dates	Commands
<p>Loan Number: 901476465</p> <p>Assigned To: Unassigned</p> <p>Status: COMPLIANCE APPROVED</p> <p>Loan Product: Regular Home Buyer Program</p> <p>Loan Amount: \$147,184.00</p>	<p>Borrower: DEANNE LAST NAME</p> <p>Co-Borrower: LAST NAME COBORROWER</p> <p>Property Address: 7646 ABC STREET MANCHESTER CT 60420000</p> <hr/> <p>Lock Date: 11/03/2014</p> <p>Expiration Date: 12/18/2014</p> <p>Compliance Approved Date: 12/18/2014</p>	<p>Edit Reservation / Upload 1003 File</p> <p>Print Reservation</p> <p>Upload Loan Documents</p> <p>0 Loan Document(s) Uploaded</p>



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Close Window

UPLOAD A DOCUMENT FOR LOAN NUMBER 901476465

Application Date: 11/03/2014 Lock Date: 11/03/2014 Expiration Date: 12/18/2014

Borrower: DEANNE M LAST NAME Co-Borrower: LAST NAME COBORROWER

Upload a Loan Document

Upload a Loan Document (e.g., a completed Loan Packet) for this Reservation by selecting the document from your computer using the Browse or Choose File button, then clicking the Upload button.

Select a Document Type: *

- Loan Package
- Follow Up Documents

Receipt Email

Subject

Message

Document to Upload: * Browse...

File Size Limit: 100MB Valid File Type(s): *.pdf

Upload

Uploaded Loan Documents

LENDER CONNECTION

Edit the Loan Reservation

- Upload the FNMA 1003 (3.2) file
- Complete the Fields for Loan Purchase
- Review and Verify Correct Information Entered
- Submit for Purchase
- Check for Conditions



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EDIT RESERVATION FOR LOAN NUMBER 901476465

Application Date: 11/03/2014 Lock Date: 11/03/2014 Expiration Date: 12/18/2014

Borrower: DEANNE M LAST NAME Co-Borrower: LAST NAME COBORROWER

UPLOAD 1003 FILE

Connecticut Lender 1003 Upload: * Browse...

File Size Limit: 100MB Valid File Type(s): *.fsm,*.dat

Upload

RESERVATION SETTINGS

Loan Product: * Regular Home Buyer Program

Lender: * STONEGATE MORTGAGE CORPORATION (LENDER)

COMPLIANCE APPROVER



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Home Administration Loans



Jump To Alt+J X Esc Editor

TOP Alt+Up Arrow

UPLOAD 1003 FILE Alt+1

RESERVATION SETTINGS Alt+2

LOAN INFORMATION Alt+3

CONTACT INFORMATION Alt+4

BORROWER INFORMATION Alt+6

PROPERTY INFORMATION Alt+7

BOTTOM Alt+Down Arrow

FOR LOAN NUMBER 901476465

Date: 11/03/2014 Expiration Date: 12/18/2014

Co-Borrower: LAST NAME COBORROWER

Browse...

Type(s): *.fpm,*.dat

RESERVATION SETTINGS

Loan Product: * Regular Home Buyer Program

Lender: * STONEGATE MORTGAGE CORPORATION (LENDER)

COMPLIANCE APPROVED

Notes Alt+N X Esc

*

Add Note

Note: Missing Appraisal

lc_ext_admin@ihfa.org 01/02/2015 04:01:22 PM

Edit Delete

Note: We need a title on this loan document

lc_ext_admin@ihfa.org 01/02/2015 04:00:38 PM

Edit Delete

Assign To: UNASSIGNED

LOAN INFORMATION

Loan Purpose: * Regular Home Buyer Program

Loan Type: *

(NOTE: Changing the Loan Type will automatically be saved and refresh the page, save your changes before changing the Loan Type)

Interest Rate: * 3.125% 30 Years

(Rates and amounts are subject to change without notice)

Loan Amounts

Loan Amount: * \$

Sale Price: * \$

Principal And Interest (P & I): \$

(Leave Principal And Interest blank to have this value calculated)

Applied Fees

NONE

Reservation Dates

First Payment Date (E.g., 01/01/2015): * 

Note Date (E.g., 01/02/2015): * 

Compliance Approved Date: 12/18/2014

Loan Package Dates

Note Received Date:

Loan Package Received Date:

Mortgage Identification Number (MIN)

Mortgage Identification Number (MIN): Is MERS the Original Mortgagee? Yes

CONTACT INFORMATION

Full Name: *

Phone Number: * Extension:

Fax Number:

Email Address: *

Loan Originator Information

Individual NMLS #: * Company NMLS #: *

BORROWER INFORMATION

Borrower

First Name: *

Middle Name:

Last Name: *

(Name must match the Note)

Home Phone Number:

Work Phone Number:

Social Security Number: *

Birth Date (E.g., 01/02/2015): 

Ethnic Group: *

Race: *(Choose all applicable)*

American Indian/Alaska Native

Asian

Black/African American

Co-Borrower

First Name: *

Middle Name:

Last Name: *

(Name must match the Note)

Home Phone Number: [Copy from Borrower](#)

Work Phone Number:

Social Security Number: *

Birth Date (E.g., 01/02/2015): 

Ethnic Group: *

Race: *(Choose all applicable)*

American Indian/Alaska Native

Asian

Black/African American

Black/African American

Information not provided

Native Hawaiian/Pacific Islander

Not applicable

White

Black/African American

Information not provided

Native Hawaiian/Pacific Islander

Not applicable

White

Primary Language: *

Citizenship: *

Marital Status: * Married Unmarried

Gender: * Male Female

Occupation: *

Borrower Has Taken Home Buyer Education: Yes No

Borrower is a First Time Home Buyer: Yes No

(Borrower cannot have been a home owner in the last 3 year(s))

Annual Gross Income: * \$

Credit Score: *

Credit Repository: *

Borrower Has a Gift Letter: * Yes No

Primary Language: *

Citizenship: *

Marital Status: * Married Unmarried

Gender: * Male Female

Occupation: *

Co-Borrower Has Taken Home Buyer Education: Yes No

Co-Borrower is a First Time Home Buyer: Yes No

(Co-Borrower cannot have been a home owner in the last 3 year(s))

Annual Gross Income: * \$

Credit Score: *

Credit Repository: *

Household Information

Head Of Household's Gender: * Male Female

Total Number of Family Members: *

Total Number of Adult Family Members: *

Total Number of Dependants: *

Payment to Income Ratio: *

PROPERTY INFORMATION

Property Address

Address: *

Apartment Number, P.O. Box, Instructions, Etc.:

City, State Zip Code (County): *

MANCHESTER, 60420 is the City and Zip Code in the Reservation. Could not find a matching City, State Zip Code (County). Please contact us to add the City, State Zip Code (County) to the list

Census Tract:

Property Information

Dwelling Type: *

Construction Type: *

Construction Method: *

Attachment Type: *

Square Feet: *

Number of Bedrooms: *

Number of Bathrooms: *

Urban or Rural: * Urban Rural

Appraiser Information

Appraisal Value: * \$

Appraisal Type: *

Appraisal Date (E.g., 01/02/2015): 

Appraiser's State License Number:

Dwelling Type: *

Construction Type: *

Construction Method: *

Attachment Type: *

Square Feet: *

Number of Bedrooms: *

Number of Bathrooms: *

Urban or Rural: * Urban Rural

Appraiser Information

Appraisal Value: * \$

Appraisal Type: *

Appraisal Date (E.g., 01/02/2015): 

Appraiser's State License Number:

Supervisory Appraiser's State License Number:

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Loans : Reservations : Reservation Editor

EDIT RESERVATION FOR LOAN NUMBER 901476465

Application Date: 11/03/2014 Lock Date: 11/03/2014 Expiration Date: 12/18/2014

Borrower: DEANNE M LAST NAME Co-Borrower: LAST NAME COBORROWER

PLEASE CORRECT THE FOLLOWING TO CONTINUE:

- LOAN INFORMATION >> Loan Type >> Loan Type is Required [Jump to](#)
- LOAN INFORMATION >> Reservation Dates >> First Payment Date is Required [Jump to](#)
- LOAN INFORMATION >> Reservation Dates >> Note Date is Required [Jump to](#)
- CONTACT INFORMATION >> Reservation Contact Information >> Full Name is Required [Jump to](#)
- CONTACT INFORMATION >> Reservation Contact Information >> Email Address is Required [Jump to](#)
- LOAN INFORMATION >> Loan Originator Information >> Loan Originator Identifier is Required [Jump to](#)
- LOAN INFORMATION >> Loan Originator Information >> Loan Originator Company Identifier is Required [Jump to](#)
- BORROWER INFORMATION >> Borrower >> Occupation is Required [Jump to](#)
- BORROWER INFORMATION >> Borrower >> Credit Score is Required [Jump to](#)
- PROPERTY INFORMATION >> Property Address >> City, State Zip Code is Required [Jump to](#)
- PROPERTY INFORMATION >> Property Information >> Dwelling Type is Required [Jump to](#)
- PROPERTY INFORMATION >> Property Information >> Construction Method is Required [Jump to](#)
- PROPERTY INFORMATION >> Property Information >> Attachment Type is Required [Jump to](#)
- BORROWER INFORMATION >> Co-Borrower >> First Name is Required [Jump to](#)
- BORROWER INFORMATION >> Co-Borrower >> Occupation is Required [Jump to](#)
- BORROWER INFORMATION >> Co-Borrower >> Credit Score is Required [Jump to](#)

UPLOAD 1003 FILE

Connecticut Lender 1003 Upload: *

Browse...

LENDER CONNECTION

Print Purchase Statement

- After Loan is Purchased...
- Print Purchase Statement

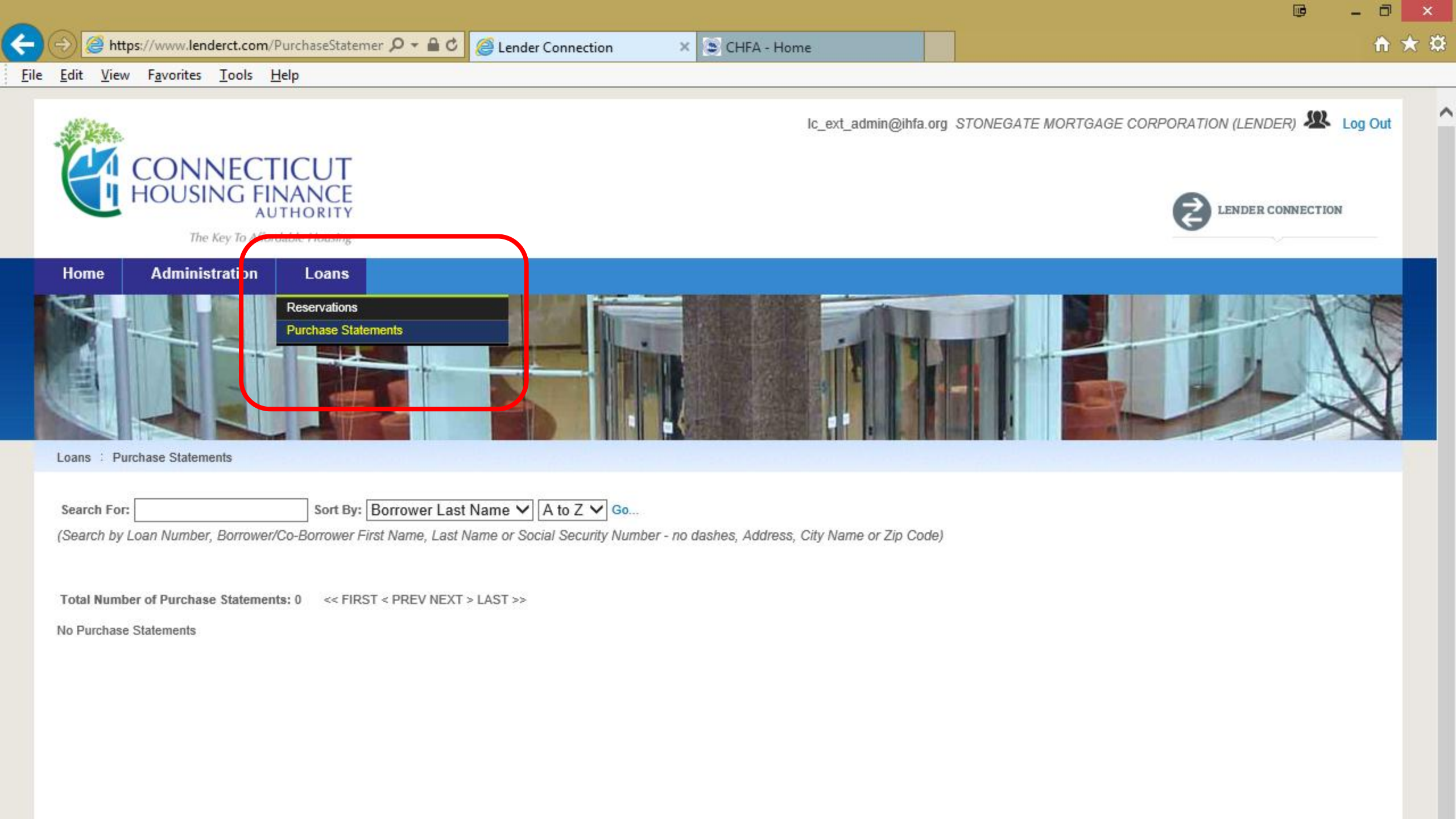


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Home Administration Loans

Reservations Purchase Statements

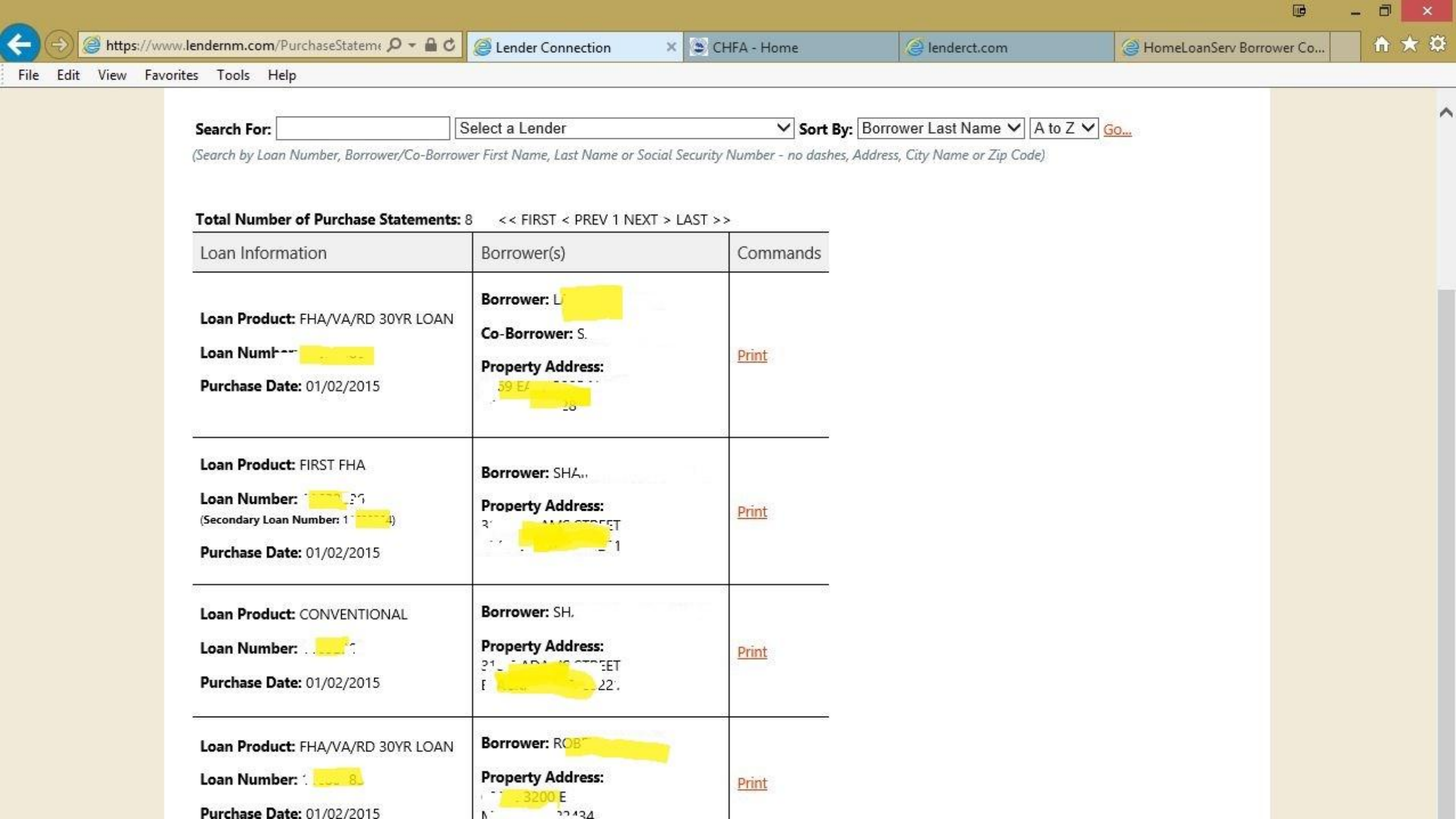
Loans : Purchase Statements

Search For: [] Sort By: Borrower Last Name A to Z Go...

(Search by Loan Number, Borrower/Co-Borrower First Name, Last Name or Social Security Number - no dashes, Address, City Name or Zip Code)

Total Number of Purchase Statements: 0 << FIRST < PREV NEXT > LAST >>

No Purchase Statements



Search For: Select a Lender Sort By: Borrower Last Name A to Z [Go...](#)

(Search by Loan Number, Borrower/Co-Borrower First Name, Last Name or Social Security Number - no dashes, Address, City Name or Zip Code)

Total Number of Purchase Statements: 8 << FIRST < PREV 1 NEXT > LAST >>

Loan Information	Borrower(s)	Commands
Loan Product: FHA/VA/RD 30YR LOAN Loan Number: [REDACTED] Purchase Date: 01/02/2015	Borrower: L [REDACTED] Co-Borrower: S [REDACTED] Property Address: 59 E [REDACTED]	Print
Loan Product: FIRST FHA Loan Number: [REDACTED] (Secondary Loan Number: 1 [REDACTED]) Purchase Date: 01/02/2015	Borrower: SHA [REDACTED] Property Address: 3 [REDACTED] AM [REDACTED] STREET	Print
Loan Product: CONVENTIONAL Loan Number: [REDACTED] Purchase Date: 01/02/2015	Borrower: SH [REDACTED] Property Address: 31 [REDACTED] ADAM [REDACTED] STREET	Print
Loan Product: FHA/VA/RD 30YR LOAN Loan Number: [REDACTED] Purchase Date: 01/02/2015	Borrower: ROB [REDACTED] Property Address: [REDACTED] 3200 E [REDACTED]	Print

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Purchase Statement

Lender: Mortgage Company

Borrower Name:

Purchase Date: 01/02/2015

Loan Number:

Note Amt: \$222,687.00

Note Date: 12/18/2014

Monthly P & I: \$999.96

Loan Product: FHA/VA/RD 30YR LOAN

Interest Rate: 3.500

1st Payment Due IHFA: 02/01/2015

Buydown % (if any): 0.000

Purchase Amount: \$222,687.00

Interim Interest: \$21.65

Initial Escrow Deposit: (\$437.16)

Lender Premium: \$0.00

Lender Premium Adjustment: \$0.00

Original Buydown Amount: \$0.00

Discount Amount: \$0.00

Premium Pricing Points: \$0.00

LENDER CONNECTION

Manage Your Account

- Change Password
- Contact Us

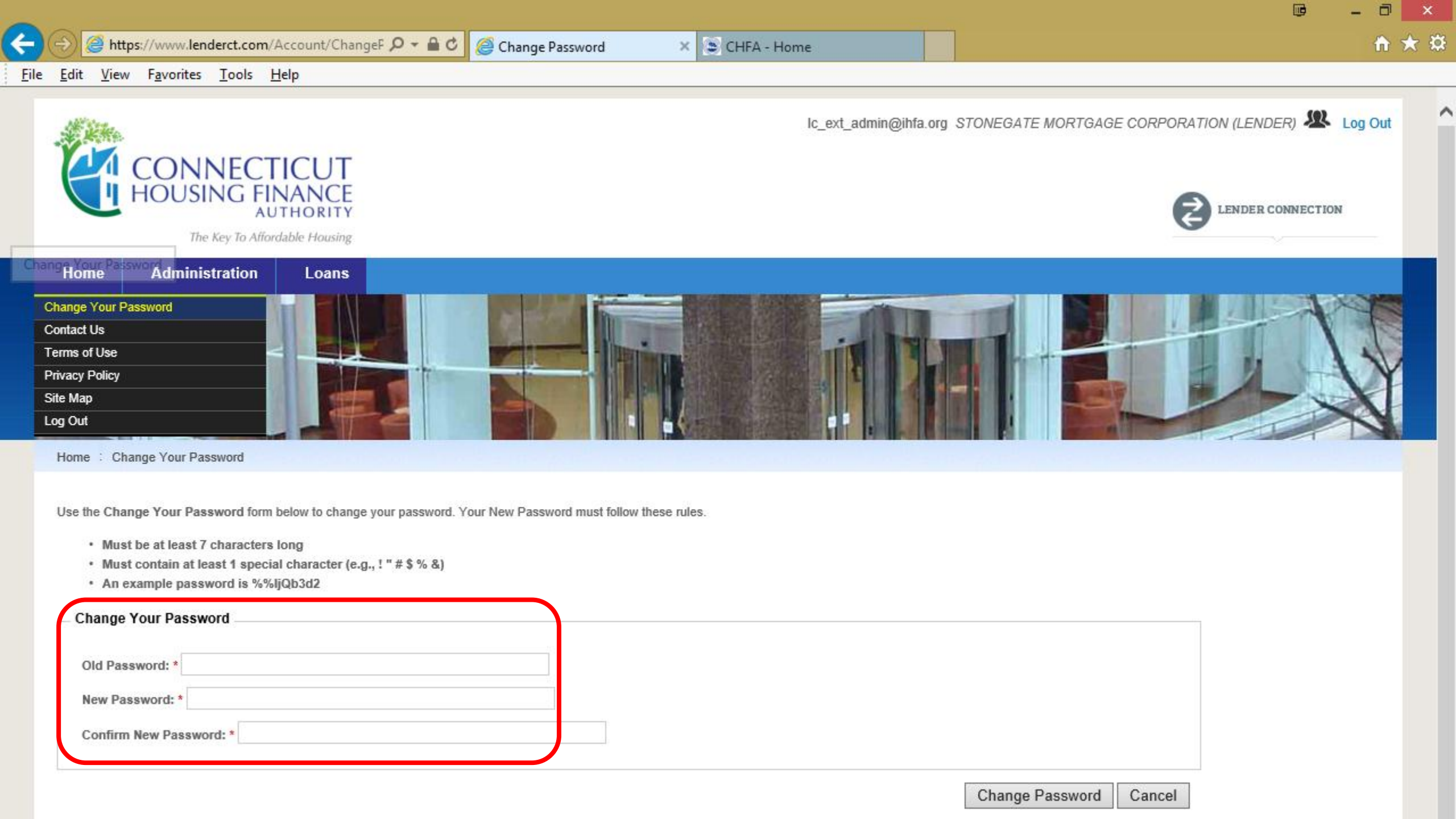


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The Key To Affordable Housing



- Change Your Password
- Home
- Administration
- Loans
- Contact Us
- Terms of Use
- Privacy Policy
- Site Map
- Log Out



Home > Change Your Password

Use the Change Your Password form below to change your password. Your New Password must follow these rules.

- Must be at least 7 characters long
- Must contain at least 1 special character (e.g., ! " # \$ % &)
- An example password is %%ljQb3d2

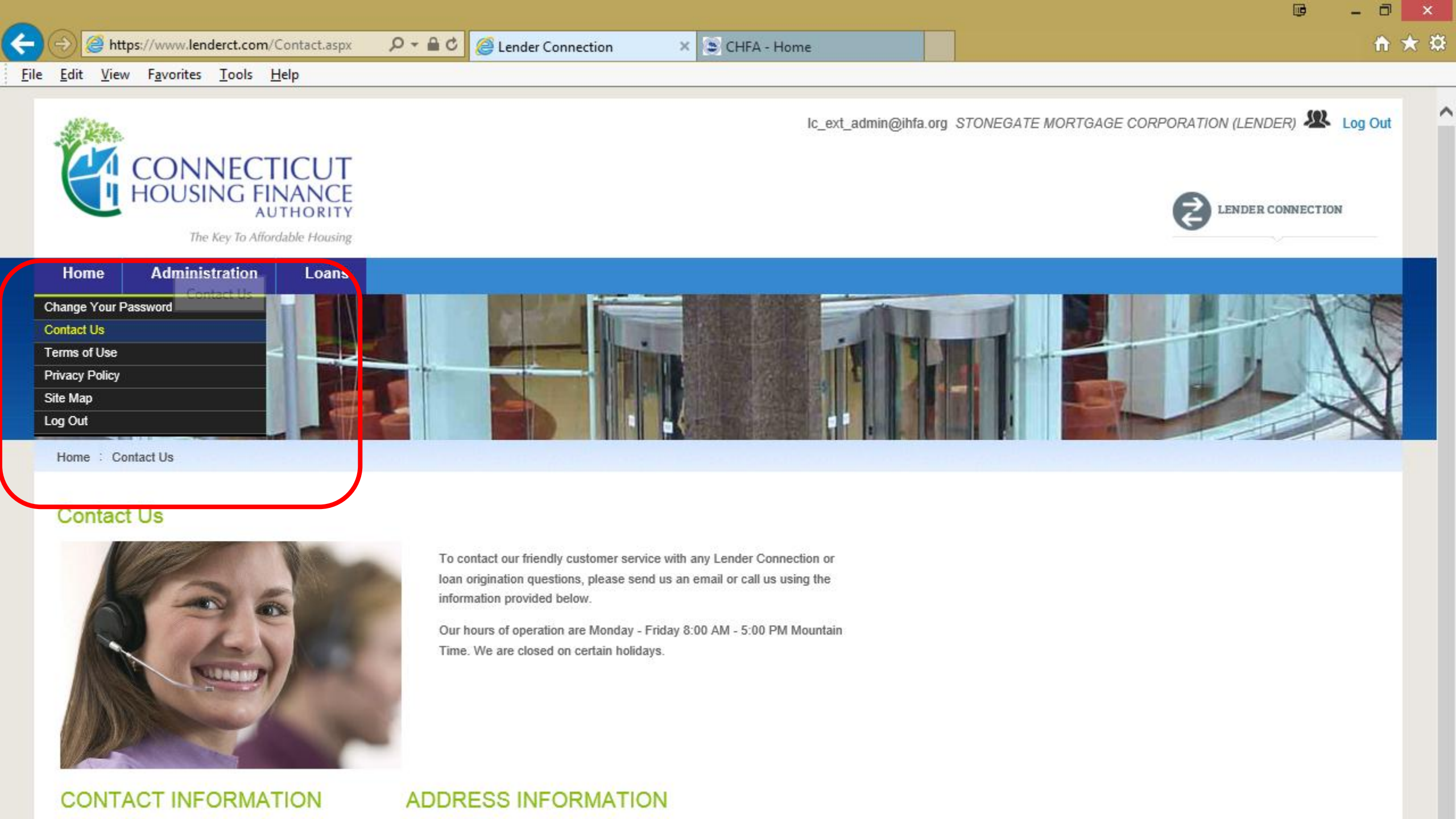
Change Your Password

Old Password: *

New Password: *

Confirm New Password: *

Change Password Cancel



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Home Administration Loans

- Change Your Password
- Contact Us
- Terms of Use
- Privacy Policy
- Site Map
- Log Out

Home Contact Us

Contact Us



To contact our friendly customer service with any Lender Connection or loan origination questions, please send us an email or call us using the information provided below.

Our hours of operation are Monday - Friday 8:00 AM - 5:00 PM Mountain Time. We are closed on certain holidays.

CONTACT INFORMATION

ADDRESS INFORMATION

BORROWER CONNECTION

- Home Loan Serv
- Homebuyers Portal
- Pay Mortgage
- Get Tax Statements
- Payment History
- FAQ

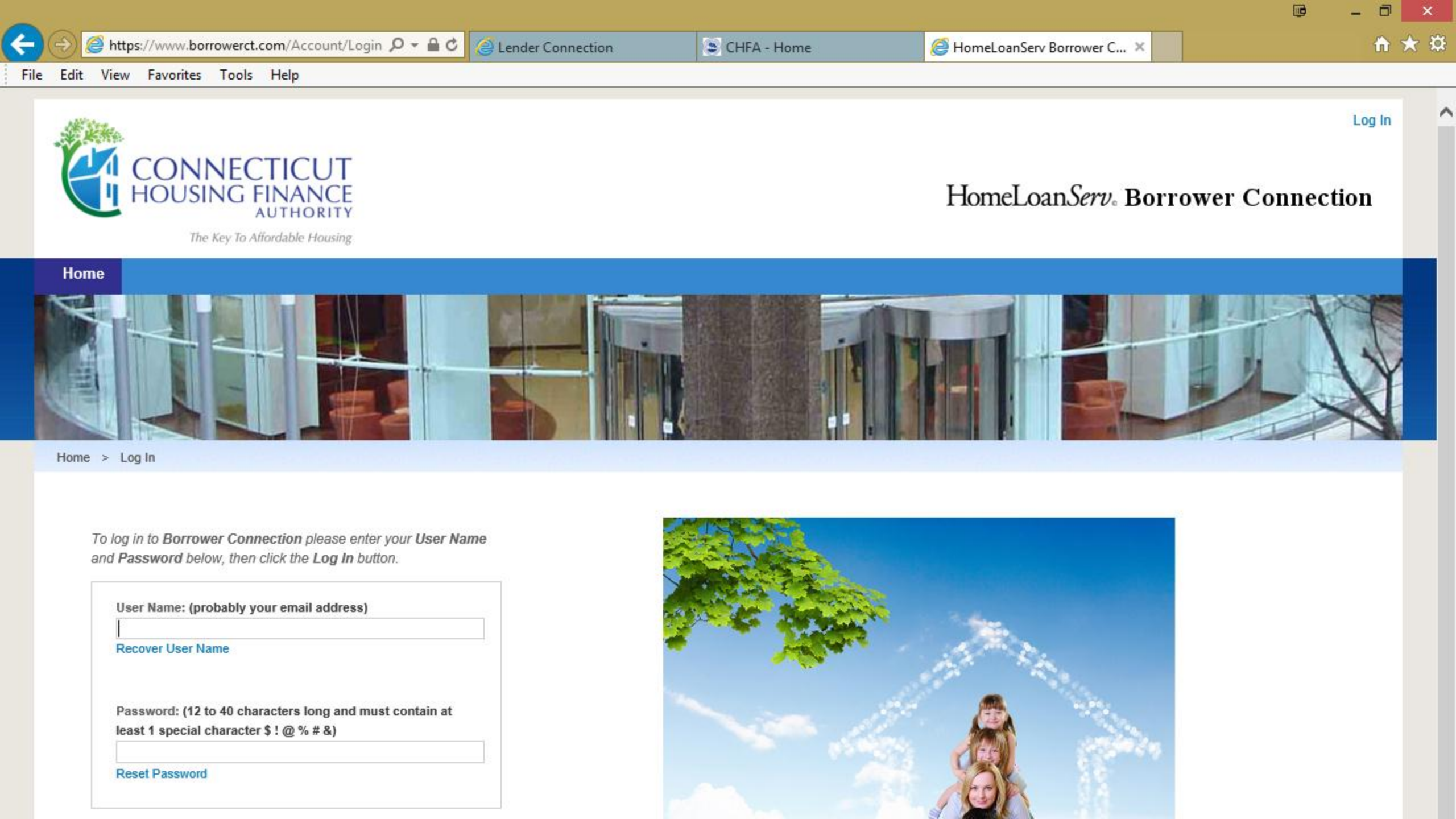


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Log In



HomeLoanServ Borrower Connection

Home



Home > Log In

To log in to **Borrower Connection** please enter your **User Name** and **Password** below, then click the **Log In** button.

User Name: (probably your email address)

[Recover User Name](#)

Password: (12 to 40 characters long and must contain at least 1 special character \$! @ % # &)

[Reset Password](#)



Questions ?



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