

# Idaho Housing and Finance Association

## Reference Guide

**Servicing CHFA Loan Types:** FHA, VA and USDA - *Service Released Lenders only.* HFA Preferred™ - *All Lenders.*  
HFA Advantage® - *Eligible Lenders.* Conventional Uninsured loans - *All Lenders.* See CHFA DAP Servicing Guides.

### 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 (mountain 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

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

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

**CONTACT:** Rita Aafedt, Loan Acquisition Manager

(208) 424-7048

[ritaa@ihfa.org](mailto:ritaa@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 LERETA Flood Certificate to **HomeLoanServ**  
*(\$10 charge to transfer any other determination company to IHFA/ LERETA)*
- Transfer Hazard/Flood Insurance to **HomeLoanServ**
- Property tax must be paid prior to or at closing  
*(property taxes due within 60 days of purchase)*

**LERETA Property Tax & Flood Services** – [www.lereta.com](http://www.lereta.com)

901 Corporate Center Drive - Pomona, CA 91768

**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

**CHFA DAP 2<sup>nd</sup> Notes should not be endorsed**

### 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-RD 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)

*Customer can mail both the 1<sup>st</sup> and 2<sup>nd</sup> mortgage payments in the same envelope but there should be two separate checks – one for the 1<sup>st</sup> mortgage and one for the 2<sup>nd</sup> mortgage payment- If only one check is sent for both payments it will all be credited to the first mortgage as additional principle pay down.*

<b>First Mortgagee Clause:</b>	<b>HomeLoanServ – ISAOA/ATIMA: P.O. Box 818007 – Cleveland, OH 44181</b> Fax: 888-218-9257 Email: <a href="mailto:insdocs8263@oscis.com">insdocs8263@oscis.com</a> <i>Must include IHFA loan number</i>
<b>Second Mortgagee Clause:</b>	<b>CHFA Downpayment Assistance Program = Connecticut Housing Finance Authority</b> <b>C/O HomeLoanServ, - ISAOA/ATIMA: P.O. Box 818007– Cleveland, OH 44181</b> Fax: 888-218-9257 Email: <a href="mailto:insdocs8263@oscis.com">insdocs8263@oscis.com</a>

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:		
<input type="checkbox"/>	Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (If applicable)	
<input type="checkbox"/>	Complete And Submit CHFA LOS Additional Data Screen	
<input type="checkbox"/>	Upload The Final Loan Application (1003) In CHFA LOS	
LENDER / SELLER CONTACT INFORMATION		
File Contact Name & Title		Telephone & Ext.      Contacts Email Address
BORROWER INFORMATION		
CHFA Loan #	IHFA Loan #	Primary Borrower Name (Last, First)
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"/> 3 Loan Exception Documentation
<input type="checkbox"/> 2	Other Subordinate Financing - Initial Financing Approval Document <i>(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)</i>	<input type="checkbox"/> 4 Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)
<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>		<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)
<input type="checkbox"/> 2	Initial Loan Application (1003) (signed by Borrower & Ln Originator)	<input type="checkbox"/> 4 Private Mortgage Insurance Certificate - Copy (if applicable)
<input type="checkbox"/>		<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"/>
<input type="checkbox"/>		<input type="checkbox"/>
Income / Employment - (Most recent Documentation on Top)		
<input type="checkbox"/> 1	Income Analysis Worksheet - 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 Worksheet - 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)	<input type="checkbox"/> ~ OR ~ (Do Not Include Both - Delays File Review Process)
<input type="checkbox"/> 4	Current paystubs (reflecting 30 days & YTD income)	<input type="checkbox"/> 8 Fed. Tax Return-Personal 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-Business 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)
<input type="checkbox"/>		<input type="checkbox"/>
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 mnth covering 30 day period
<input type="checkbox"/> 2	Gift Documentation per FNMA guidelines	<input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable)
<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>		<input type="checkbox"/>
Property / Appraisal		
<input type="checkbox"/> 1	Appraisal Report (include Color Photos, Street View, Comparables)	<input type="checkbox"/> 6 Flood Hazard Notice
<input type="checkbox"/> 2	Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)	<input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other
<input type="checkbox"/> 3	Certificate of Occupancy (if applicable)	<input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed)
<input type="checkbox"/> 4	Evidence Condo is FNMA Eligible - CHFA Form 013-490 - or - Equivalent	<input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed)
<input type="checkbox"/> 5	Flood Life of Loan Determination Certificate	<input type="checkbox"/>
<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>		<input type="checkbox"/>

IHFA Conventional Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

1	Federal Recapture Tax Notice - Potential Tax - 051-0597	12	Homeownership Program - Statement of Eligibilty - 060-1005
2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	13	Police Statement of Eligibility - 031-027
3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	14	Teacher Statement of Eligibility - 031-030
4	IRS Form 4506-C - Copy (completed & signed for each Borrower)	15	Military Form DD214 Separation Documents (Honorable Discharge)
5	Borrower Eligibility Certificate - 014-1107		
6	Down Payment Assistance Program/s Worksheet - DAPappcc	Homeownership Counseling	
7	DAP - Borrower's Certificate - DAP 95-05	16	Pre-Closing Homebuyer Education Certificate
8	DAP - Applicant Notice - DAPDiscl	16	Pre-Purchase Homebuyer Education Certificate
9	Time To Own - Borrower's Certificate - TT095-05 (if applicable)	16	Online Homebuyer Education (FinallyHome!®) Certificate
10	Time To Own - Applicant Notice - TTODiscl (if applicable)	17	Financial Fitness Certificate
11	Loan Estimate (LE) Initial Discl. (1st Mtg & DAP Loans if applicable)	18	Landlord Certificate (if 2 - 4 unit residence)

CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

	Final FNMA 1003 uploaded in "Lender Connection" Web Portal		Documents Delivered Electronically in "Lender Connection"
	"Lender Connection" Loan Information Completed Online		Original/Final Documents Mailed To: Idaho Housing and Finance Association - 565 W. Myrtle St. - Boise, ID 83702
	Detail Purchase Advice Funding Sheet - CHFA Form 066-0408		Participating Lender Certification - CHFA Form 019-1101
1	LEAN Lender Commitment Letter - Fully Executed	15	New Construction Exhibits (if applicable)
2	Commitment Letter - (CHFA) - Fully Executed	16	UCDP - Submission Summary Report
3	CHFA (Subordinate Financing) - Original Executed Commitment Letter	17	UCD - (Uniform Closing Dataset) - Final Submission Report - Eff. 9/25/2017
4	Other Subordinate Financing - Copy Second Mortgage Note & Deed	18	Private Mtg Insurance Certificate
5	IHFA - Certif. of Accelerated Delivery Form 1040 (see Lender Connection)	19	Private Mtg Insurance Cancellation Disclosures - Assigned to HomeLoanServ
6	Flood Life of Loan Determination - Certificate Transferred to HomeLoanServ	20	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HmLnServ info.
7	Flood Insurance Policy (if applicable) HomeLoanServ listed loss payee w/LN#	21	Original Note (First Mtg) - Endorsed to IHFA
8	Hazard Ins. Policy/Binder - HomeLoanServ listed loss payee with LN #	22	Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)
9	Hazard Ins. - Condo Master Insurance Policy (if applicable)	23	Tax-Exempt Financing Rider - CHFA Form 053-1199
10	Hazard Ins. - Condo "Walls In" Binder - H-06 policy (if applicable)	24	Immigration & Naturalization Services (INS) Card - Copy
11	Mortgage Assignment to IHFA - ISAOA ATIMA -Copy (if not utilizing MERS)	25	Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.
12	Title Ins. Policy - Final with Chain of Title & Property Tax Info.	26	Borrower Signature Affidavit - 014-0718
13	Initial Escrow Account Disclosure	27	Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet
14	Well, Septic Inspections (if applicable)	28	Loan Estimate (LE) Revised - Change of Circumstance Form, if applicable

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

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

**Homeowners Hazard insurance policys to include second mortgagee clause as follows: (DAP only N/A to Time To Own Program)**  
**Connecticut Housing Finance Authority C/O HomeLoanServ, ISAOA/ATIMA: P.O. Box 818007 - Cleveland, OH 44181**

1	Original Executed Commitment Letter/s -(Copy to CHFA) CHFA subord. financing	4	DAP Loan Estimate (LE)
2	Original DAP and Time To Own Note (Copy to CHFA - Closed in CHFA's name)	5	DAP Closing Disclosure (CD)
3	Original DAP and Time To Own Deed (within 90 days of closing)	6	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HmLnServ info.

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, USDA-RD, VA 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

File Contact Name & Title

Telephone & Ext.

Contacts Email Address

BORROWER INFORMATION

CHFA Loan #

IHFA Loan #

Primary Borrower Name (Last, First)

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

1

File Submission Checklist - CHFA Form 009-1107 - ID

2

Other Subordinate Financing - Initial Financing Approval Document

3

Loan Exception Documentation

4

Final Transmittal Summary (1008) FNMA (USDA Loans ONLY - signed by UW & dated)

5

USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee

6

HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)

7

VA Form 26-6393 Loan Analysis (signed by UW & dated)

First Mortgage Loan Approval & Application

1

Final/Verified Loan Application (1003)

2

Initial Loan Application (1003) (signed by Borrower & Ln Originator)

3

AUS Findings - Final version (DU, LPA, GUS)

Credit & Fraud Checks

1

Credit Supplements (if applicable)

2

Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)

3

Bankruptcy Report / Discharge (if applicable)

4

Letter addressing Adverse Credit and/or Discrepancies - signed & dated

5

Credit Report Inquiry Explanation with Documentation - signed & dated

6

Divorce Decree / Property Separation Agreements (if applicable)

7

Child Support Verification (if applicable)

Income / Employment - (Most recent Documentation on Top)

1

Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)

2

Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)

3

Verification of Employment (past 2 yrs with start/end dates)

4

Current paystubs (reflecting 30 days & YTD income)

5

Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)

6

W-2's, 1099's - Most recent 2 yrs

7

Academic Student Transcript - for full-time student (or pay stub)

8

IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area

~ OR ~

(Do Not Include Both - Delays File Review Process)

8

Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target area - all schedules

8

Fed. Tax Return-Business Signed 3 most recent - 2 yrs if target area - all schedules

9

Income Letter(s) of Explanation (if applicable)

Assets - (Most recent Documentation on Top)

1

Cleared Earnest Money Check (copy) with source of funds (if applicable)

2

Gift Documentation per FNMA guidelines

3

Asset Statements (Bank name & ownership) min 1 mnth within 30 day period

4

Any Additional Supporting Asset Documentation (if applicable)

Property / Appraisal

1

Appraisal Report (include **Color** Photos, Street View, Comparables)

2

Final / Repair Inspection with **Color** Photos - FNMA 1004D (if applicable)

3

Certificate of Occupancy (if applicable)

4

Evidence Condo is VA / FHA approved

5

Flood Life of Loan Determination Certificate

6

Flood Hazard Notice

7

Verification of Property Census Tract - FFIEC Geocoding print-out or Other

8

Purchase Agreement - short sale agreement, probate approval...(fully executed)

9

Purchase Agreement - All Addendums & Counter Offers (fully executed)

10

Escrow Holdback Agreement (if applicable)

203(K) Rehabilitation Loans

1

HUD 92700 - Maximum Mtg Worksheet

2

HUD Consultant Report (if applicable)

3

Work Estimates - Fully Executed - Copy

4

Work Write-up and signed Contract - Copy

5

Contractor Licenses - Copy

6

Contractor Liability Insurance - Copy

1

Form #009-1107B Gov - ID Eff.6-13-22

IHFA Government Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

1	Federal Recapture Tax Notice - Potential Tax - 051-0597	13	Police Statement of Eligibility - 031-027
2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	14	Teacher Statement of Eligibility - 031-030
3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	15	Veterans Statement - Due on Sale - 018-0296
4	IRS Form 4506-C - Copy (completed & signed for each Borrower)	16	VA Eligibility Certificate - or - Automated Certificate of Eligibility
5	Borrower Eligibility Certificate - 014-1107	17	Military Form DD214 Separation Documents (Honorable Discharge)
6	Down Payment Assistance Program/s Worksheet - DAPappcc	Homeownership Counseling	
7	DAP - Borrower's Certificate - DAP 95-05	18	Pre-Closing Homebuyer Education Certificate
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11	Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)	20	Landlord Certificate (if 2 - 4 unit residence)
12	Homeownership Program - Statement of Eligibility - 060-1005		

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	Detail Purchase Advice Funding Sheet - CHFA Form 066-0408		Participating Lender Certification - CHFA Form 019-1101
1	LEAN Lender Commitment Letter - Fully Executed	15	Copy - Deactivated Title for Manuf. Home showing Property as Real Property
2	Commitment Letter - (CHFA)	16	Well, Septic Inspections (if applicable)
3	CHFA (Subordinate Financing) - Original Executed Commitment Letter	17	New Construction Exhibits (if applicable)
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9	Hazard Ins. - Condo Master Insurance Policy (if applicable)	23	Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)
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11	Mortgage Assignment to IHFA - ISAOA ATIMA -Copy (if not utilizing MERS)	25	Immigration & Naturalization Services (INS) Card - Copy
12	Title Ins. Policy - Final with Chain of Title & Property Tax Info.	26	Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.
13	Initial Escrow Account Disclosure	27	Borrower Signature Affidavit - 014-0718
14	Engineers Certification of foundation, required on Manufactured Homes	28	Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet
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CHFA Down Payment Assistance Program/s CLOSING DOCUMENTS (if applicable)

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2	Original DAP and Time To Own Note (Copy to CHFA - Closed in CHFA's name)	5	DAP Closing Disclosure (CD)
3	Original DAP and Time To Own Deed (within 90 days of closing)	6	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HmLnServ info.

FHA, VA, USDA-RD SPECIFIC DOCUMENTS

FHA Documents (if applicable)

4	HUD 92900A - Addendum to Initial Loan Application	3	FHA Amendatory Clause/ RE Certification - signed & dated by all parties
2	FHA Connection Case # Assignment	4	HUD 92800.5B - Conditional Commitment Stmtnt of Appraised Value

VA Documents (if applicable)

4	Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application	3	Notice of Value (NOV) or Master Certificate of Eligibility
2	VA Form 26-1866 Cert. of Commitment - if prior apprvd, must be unexpired		

USDA-RD Documents (if applicable)

1	Form 1980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid	3	Form 3555-17 Loan Note Guarantee
2	Form 3555-11 Guaranteed Rural Housing Lender Record Change	4	Form 3555-21 Request for S/Fam Housing Loan Guarantee

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