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 loans that are uninsured – All Lenders
(See CHFA DAP Servicing Guides)

Idaho Housing and Finance Association an Independent Body, Politic and Corporate
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#: 82-03023333 Branch 001 / MERS ID#: 1009670 / HUD ID#: 10101-09998 / VA ID#: 925099000
USDA-RD ID#: 82-0302333 Branch 001 / Corelogic ID#: 2503177 / Service link ID#: 1000167877

Lender Connection: [https://www.lenderct.com](https://www.lenderct.com)  
Contact Email: resloan@ihfa.org

Borrower Connection: [https://www.borrowerct.com](https://www.borrowerct.com)  
Send Questions: resloan@HomeLoanServ.com

COVID-19 IHFA UPDATES: [https://www.idahohousing.com/covid-19/](https://www.idahohousing.com/covid-19/)

CONTACTS:  
**Mark Suderman**  
Director, Loan Acquisition & Shipping  
(208) 331-4870  
marks@ihfa.org

**Rita Aafedt**  
Assistant Manager – Loan Acquisition  
(208) 424-7048  
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 appears on Note  
✓ Lender Signature - Signatory’s typed name/title

Loan Purchase within 15 Days of 1st Payment Due  
- 1st pay netted out of purchase amount  
- Lender retains 1st payment  
- Purchase Statement will account for monthly escrow

- Transfer LERETA Flood Certificate to [HomeLoanServ](https://www.lematera.com)  
  ($10 charge to transfer other determination company to IHFA/ LERETA)  
- Transfer Hazard/Flood Insurance to [HomeLoanServ](https://www.lematera.com)

Original Note To: Attn: Doc Center  
Idaho Housing and Finance Association  
P.O. Box 7899 - Boise, ID 83707

CHFA DAP 2nd 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

Borrower’s Payments/Servicing Questions  
Idaho Housing and Finance Association  
P.O. Box 7541 - Boise, ID 83707-1899  
Toll Free #: 1-800-526-7145

Email Servicing Questions: support@homeloanserv.com  
Online Banking: [www.homeloanserv.com](http://www.homeloanserv.com)

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

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

Second Mortgagee Clause: CHFA Downpayment Assistance Program (DAP) = Connecticut Housing Finance Authority  
C/O [HomeLoanServ](https://www.lematera.com) - ISAOA/ATIMA: P.O. Box 818007 – Cleveland, OH 44181  
Fax: 888-218-9257  
Email: insdocs8263@oscis.com
**CHFA - LOAN FILE SUBMISSION FORM**

**CONVENTIONAL MORTGAGES**

(Form for HFA Preferred®/ HFA Advantage® & Uninsured Only)

**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

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**CHFA LEAN LOAN**

**Date:**

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**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 #
- HFA Loan #
- Primary Borrower Name (Last, First)

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

**Commitment / Loan Exceptions / Transmittal**

- File Submission Checklist - CHFA Form 009-1107 - ID
- Loan Exception Documentation
- Other Subordinate Financing - Initial Financing Approval Document
- (I.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)
- Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)

**First Mortgage Loan Approval & Application**

- Final/Verified Loan Application (1003)
- Initial Loan Application (1003) (signed by Borrower & Ln Originator)
- AUS Findings - Final version (DU, LPA)
- Private Mortgage Insurance Certificate - Copy (if applicable)

**Credit & Fraud Checks**

- Credit Supplements (if applicable)
- Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)
- Bankruptcy Report / Discharge (if applicable)
- Letter addressing Adverse Credit and/or Discrepancies - signed & dated
- Credit Report Inquiry Explanation with Documentation - signed & dated
- Divorce Decree / Property Separation Agreements (if applicable)
- Child Support Verification (if applicable)

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

- Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)
- Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)
- Verification of Employment (past 2 yrs with start/end dates)
- Current paystubs (reflecting 30 days & YTD income)
- Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)
- W-2's, 1099's - Most recent 2 yrs
- Academic Student Transcript - for full-time student (or pay stub) if DAP LN
- IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
- Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target area - all schedules
- Fed. Tax Return-Business Signed 3 most recent - 2 yrs if target area - all schedules
- Income Letter(s) of Explanation (if applicable)

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

- Cleared Earnest Money Check (copy) with source of funds (if applicable)
- Gift Documentation per FNMA guidelines
- DAPS: Document source of deposit & withdrawals ≥10% of monthly income
- Any Additional Supporting Asset Documentation (if applicable)
- Asset Statements (Bank name & ownership) most recent 3 mos - all accounts

**Property / Appraisal**

- Appraisal Report (include Color Photos, Street View, Comparables)
- Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)
- Certificate of Occupancy (if applicable)
- Evidence Condo is FNMA Eligible - CHFA Form 013-490 - or - Equivalent
- Flood Life of Loan Determination Certificate
- Flood Hazard Notice
- Verification of Property Census Tract - FFIEC Geocoding print-out or Other
- Purchase Agreement - short sale agreement, probate approval...(fully executed)
- Purchase Agreement - All Addendums & Counter Offers (fully executed)

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**CHFA - LOAN FILE SUBMISSION FORM**

**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

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**CHFA - LOAN FILE SUBMISSION FORM**

**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

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<table>
<thead>
<tr>
<th>Document Title</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Federal Recapture Tax Notice - Potential Tax</td>
<td>051-0597</td>
</tr>
<tr>
<td>Federal Recapture Tax Notice - Understanding Tax</td>
<td>050-0597</td>
</tr>
<tr>
<td>Federal Recapture Tax Notice - Method to Compute (LEAN Only)</td>
<td></td>
</tr>
<tr>
<td>IRS Form 4506-T - Copy (completed &amp; signed for each Borrower)</td>
<td></td>
</tr>
<tr>
<td>Borrower Eligibility Certificate - 014-1107</td>
<td></td>
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<tr>
<td>DAP - Application for Downpayment Only - DAPappOnly</td>
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<tr>
<td>DAP - Borrower's Certificate - DAP 95-05</td>
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<tr>
<td>Loan Estimate (LE) Initial Disclosure (1st Mtg &amp; DAP if applicable)</td>
<td></td>
</tr>
<tr>
<td>Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification</td>
<td></td>
</tr>
<tr>
<td><strong>Recorded Mtg &amp; Assignment, Title Policy and FHA MIC/VA LGC/USDA-RD LNG must be delivered within 90 days of loan purchase</strong></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Document Title</th>
<th>Reference Number</th>
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</thead>
<tbody>
<tr>
<td>Final FNMA 1003 uploaded in &quot;Lender Connection&quot; Web Portal</td>
<td></td>
</tr>
<tr>
<td>&quot;Lender Connection&quot; Loan Information Completed Online</td>
<td></td>
</tr>
<tr>
<td>Detail Purchase Advice Funding Sheet - CHFA Form 066-0408</td>
<td></td>
</tr>
<tr>
<td>LEAN Lender Commitment Letter - Fully Executed</td>
<td></td>
</tr>
<tr>
<td>Commitment Letter - (CHFA) - Fully Executed</td>
<td></td>
</tr>
<tr>
<td>CHFA DAP (Subordinate Financing) - Original Executed Commitment Letter</td>
<td></td>
</tr>
<tr>
<td>Other Subordinate Financing - Copy Second Mortgage Note &amp; Deed</td>
<td></td>
</tr>
<tr>
<td>IHFA - Certif. of Accelerated Delivery Form 1040 (see Lender Connection)</td>
<td></td>
</tr>
<tr>
<td>Flood Life of Loan Determination - Certificate Transferred to HomeLoanServ</td>
<td></td>
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<tr>
<td>Flood Insurance Policy (if applicable) HomeLoanServ listed loss payee w/LN#</td>
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</tr>
<tr>
<td>Hazard Ins. Policy/Binder - HomeLoanServ listed loss payee with LN #</td>
<td></td>
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<tr>
<td>Hazard Ins. - Condo Master Insurance Policy (if applicable)</td>
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<tr>
<td>Hazard Ins. - Condo &quot;Walls In&quot; Binder - H-06 policy (if applicable)</td>
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<tr>
<td>Mortgage Assignment to IHFA - ISADA ATIMA -Copy (if not utilizing MERS)</td>
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<tr>
<td>Title Ins. Policy - Final with Chain of Title &amp; Property Tax Info.</td>
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<tr>
<td>Initial Escrow Account Disclosure</td>
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<tr>
<td>Well, Septic Inspections (if applicable)</td>
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<tr>
<td>New Construction Exhibits (if applicable)</td>
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<tr>
<td>UCDP - Submission Summary Report</td>
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<tr>
<td>UCD - (Uniform Closing Dataset) - Final Submission Report - Eff. 9/25/2017</td>
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<tr>
<td>Private Mtg Insurance Certificate</td>
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<tr>
<td>Private Mtg Insurance Cancellation Disclosures - Assigned to HomeLoanServ</td>
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<td>Servicing Transfer DiscL. - &quot;Goodbye Letter&quot; Borrower notified of HmLnServ info.</td>
<td></td>
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<tr>
<td>Original Note (First Mtg) - Endorsed to IHFA</td>
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<tr>
<td>Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)</td>
<td></td>
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<tr>
<td>Tax-Exempt Financing Rider - CHFA Form 053-1199</td>
<td></td>
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<tr>
<td>Immigration &amp; Naturalization Services (INS) Card - Copy</td>
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<tr>
<td>Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.</td>
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<tr>
<td>Borrower Signature Affidavit - 014-0718</td>
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<tr>
<td>Closing DiscL. (CD) Initial &amp; Final with Settlement Agent disbursement sheet</td>
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<td>Loan Estimate (LE) Revised - Change of Circumstance Form, if applicable</td>
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</table>

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

### CHFA DAP Closing Documents (if applicable)

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<tr>
<td>Original Executed Commitment Letter - (Copy to CHFA - DAP subord. financing)</td>
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<tr>
<td>Original DAP Note (Copy to CHFA - Closed in the name of CHFA)</td>
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<tr>
<td>Original DAP Deed (within 90 days of closing)</td>
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<tr>
<td>DAP Loan Estimate (LE)</td>
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<td>DAP Closing Disclosure (CD)</td>
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<td>Servicing Transfer DiscL. - &quot;Goodbye Letter&quot; Borrower notified of HmLnServ info.</td>
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### Miscellaneous Documents (if applicable)

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

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

| CHFA LEAN LOAN | Date: ________________ |

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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**

- File Submission Checklist - CHFA Form 009-1107 - ID
- USDA-RD Form 3555-LB Conditional Commitment for S/Fam Ln Guarantee
- HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)
- VA Form 26-6393 Loan Analysis (signed by UW & dated)
- Final/Verified Loan Application (1003)
- Initial Loan Application (1003) (signed by Borrower & Ln Originator)

**Credit & Fraud Checks**

- Credit Supplements (if applicable)
- Credit Report Inquiry Explanation with Documentation - signed & dated
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- W-2's, 1099's - Most recent 2 yrs
- Income Letter(s) of Explanation (if applicable)
- ~ OR ~
  - (Do Not Include Both - Delays File Review Process)
- AUS Findings - Final version (DU, LPA, GUS)

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

- Cleared Earnest Money Check (copy) with source of funds (if applicable)
- Gift Documentation per FNMA guidelines
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- Asset Statements (Bank name & ownership) most recent 3 mths - all accounts
- DAPS: Document source of deposit & withdrawals >10% of monthly income

**Property / Appraisal**

- Appraisal Report (include Color Photos, Street View, Comparables)
- Escrow Holdback Agreement (if applicable)
- Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)
- Certificate of Occupancy (if applicable)
- HUD Consultant Report (if applicable)
- Evidence Condo is VA / FHA approved
- Work Estimates - Fully Executed - Copy
- Flood Life of Loan Determination Certificate
- Work Write-up and signed Contract - Copy
- Flood Hazard Notice
- Contractor Licenses - Copy
- Verification of Property Census Tract - FFIEC Geocoding print-out or Other
- Contractor Liability Insurance - Copy
- Purchase Agreement - short sale agreement, probate approval...(fully executed)
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**203(K) Rehabilitation Loans**

- HUD 92700 - Maximum Mtg Worksheet
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- HUD Consultant Report (if applicable)
- Evidence Condo is VA / FHA approved
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- Federal Recapture Tax Notice - Understanding Tax - 050-0597
- Federal Recapture Tax Notice - Method to Compute (LEAN Only)
- IRS Form 4506-T - Copy (completed & signed for each Borrower)
- Borrower Eligibility Certificate - 014-1107
- DAP - Application for Downpayment Only - DAPappONLY
- DAP - Borrower’s Certificate - DAP 95-05
- Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)
- Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification
- Police Statement of Eligibility - 031-027
- Teacher Statement of Eligibility - 031-030

CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

Final FNMA 1003 uploaded in "Lender Connection" Web Portal

Documents Delivered Electronically in "Lender Connection"

- 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

- Copy - Deactivated Title for Manuf. Home showing Property as Real Property
- Well, Septic Inspections (if applicable)
- New Construction Exhibits (if applicable)
- UCDP - Submission Summary Report
- Private Mtg Insurance Certificate
- Private Mtg Insurance Cancellation Disclosures - Assigned to HomeLoanServ
- Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HomeLoanServ info.
- Original Note (First Mtg) - Endorsed to IHFA
- Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)
- Tax-Exempt Financing Rider - CHFA Form 053-1199
- Immigration & Naturalization Services (INS) Card - Copy
- Legal Address matches Note, Deed, 1003 App'l, AUS, Flood Cert., Ins. etc.
- Borrower Signature Affidavit - 014-0718
- Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet
- Loan Estimate (LE) Revised - Change of Circumstance Form (if applicable)

CHFA DAP CLOSING DOCUMENTS (if applicable)

- Original Executed Commitment Letter - (Copy to CHFA - DAP subord. financing)
- Original DAP Note (Copy to CHFA - Closed in the name of CHFA)
- Original DAP Deed (within 90 days of closing)
- DAP Loan Estimate (LE)
- DAP Closing Disclosure (CD)
- Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HomeLoanServ info.

FHA, VA, USDA-RD SPECIFIC DOCUMENTS

FHA Documents (if applicable)

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

VA Documents (if applicable)

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

USDA-RD Documents (if applicable)

- Form 1980-19 Guaranteed Ln Closing Report - Proof Upfront Ln Fee Paid
- Form 3555-17 Loan Note Guarantee
- Form 3555-11 Guaranteed Rural Housing Lender Record Change
- 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**