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

Lender Connection: https://www.lenderct.com
Borrower Connection: https://www.borrowerct.com

CONTACTS:  Rita Aafedt, Loan Acquisition Mngr.
(208) 424-7048  -  rita@ihfa.org
Amanda Patterson, Loan Acquisition Supvr.
(208) 424-7012  -  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 1st Payment Due Date
▪  1st pay netted out of purchase amount - Lender retains 1st 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
  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
Post Purchase Reimbursements: 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

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  Online Banking: www.homeloanserv.com  Payoffs: 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  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)

Rev. 1-29-24
# CHFA - LOAN FILE SUBMISSION FORM

**SERVICER:** IDAHO HOUSING AND FINANCE ASSOCIATION

**CONVENTIONAL MORTGAGES**  
*(HFA Preferred ~/ HFA Advantage® Loan Programs)*

<table>
<thead>
<tr>
<th>CHFA LEAN LOAN</th>
<th>Date: _______________</th>
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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**

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**BORROWER INFORMATION**

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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
- Final Transmittal Summary (100B) 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/ends dates)
- Current paystubs (reflecting 30 days & YTD income)
- 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
- Academic Student Transcript - for full-time student (or pay stub)
- IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
- 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
- Asset Statements (bank name & ownership) min. 1 mth covering 30 day period
- Any Additional Supporting Asset Documentation (if applicable)

**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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- 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)
**IHFA Conventional Mtg - Continued**

<table>
<thead>
<tr>
<th>CHFA REQUIRED DOCUMENTS (if applicable)</th>
<th>Homeownership Program - Statement of Eligibility - 060-1005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Recapture Tax Notice - Potential Tax - 051-0597</td>
<td>Police Statement of Eligibility - 031-027</td>
</tr>
<tr>
<td>Federal Recapture Tax Notice - Understanding Tax - 050-0597</td>
<td>Teacher Statement of Eligibility - 031-030</td>
</tr>
<tr>
<td>Federal Recapture Tax Notice - Method to Compute (LEAN Only)</td>
<td>Military Form DD214 Separation Documents (Honorable Discharge)</td>
</tr>
<tr>
<td>IRS Form 4506-C - Copy (completed &amp; signed for each Borrower)</td>
<td></td>
</tr>
<tr>
<td>Borrower Eligibility Certificate - 014-1107</td>
<td></td>
</tr>
<tr>
<td>Down Payment Assistance Program/s Worksheet - DAPappcc</td>
<td></td>
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<tr>
<td>DAP - Borrower's Certificate - DAP 95-05</td>
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<tr>
<td>DAP - Applicant Notice - DAPdiscl</td>
<td></td>
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<tr>
<td>Time To Own - Borrower's Certificate - TTO95-05 (if applicable)</td>
<td></td>
</tr>
<tr>
<td>Time To Own - Applicant Notice - TTDisc (if applicable)</td>
<td></td>
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<tr>
<td>Loan Estimate (LE) - (1st Mtg &amp; Down Payment Program/s, if applicable)</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Final FNMA 1003 uploaded in &quot;Lender Connection&quot; Portal</th>
<th>Documents Delivered Electronically in &quot;Lender Connection&quot;</th>
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<tbody>
<tr>
<td>&quot;Lender Connection&quot; Loan Information Completed Online</td>
<td></td>
</tr>
<tr>
<td>Detail Purchase Advice Funding Sheet - CHFA Form 066-040B</td>
<td>Participating Lender Certification - CHFA Form 019-1101</td>
</tr>
<tr>
<td>LEAN Lender Commitment Letter - Fully Executed</td>
<td></td>
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<tr>
<td>Commitment Letter - (CHFA) - Fully Executed</td>
<td></td>
</tr>
<tr>
<td>CHFA - Certif. of Accelerated Delivery Form 1040 (see Lender Connection)</td>
<td></td>
</tr>
<tr>
<td>CHFA (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>Flood Life of Loan Determination - Certificate Transferred to HomeLoanServ</td>
<td></td>
</tr>
<tr>
<td>Flood Insurance Policy (if applicable) HomeLoanServ listed loss paye w/LN #</td>
<td></td>
</tr>
<tr>
<td>Hazard Ins. Policy/Binder - HomeLoanServ listed loss paye with LN #</td>
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<td>Hazard Ins. - Condo Master Insurance Policy (if applicable)</td>
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<td>Hazard Ins. - Condo &quot;Walls In&quot; Binder - H-06 policy (if applicable)</td>
<td></td>
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<td>Mortgage Assignment to IHFA - ISAOA ATIMA - Copy (if not utilizing MERS)</td>
<td></td>
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<td>Title Ins. Policy - Final with Chain of Title &amp; Property Tax Info.</td>
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<td>Initial Escrow Account Disclosure</td>
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<td>Well, Septic Inspections (if applicable)</td>
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**Recorded Mortgage, Assignment and Title Policy must be delivered within 90 days of loan purchase**

<table>
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<tr>
<th><strong>CHFA DOWN PAYMENT ASSISTANCE PROGRAM/s CLOSING DOCUMENTS (if applicable)</strong></th>
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<tbody>
<tr>
<td><strong>CHFA SUBORDINATE MORTGAGE SERVICER:</strong> Capital for Change, Inc. (C4C) (See Capital For Change, Inc. Servicing Guide)</td>
<td></td>
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<tr>
<td>Original Executed Commitment Letter/s (Copy to CHFA/CHFA subord. Financing) Loan Estimate/s (LE)</td>
<td></td>
</tr>
<tr>
<td>Original DAP and Time To Own Note (Copy to CHFA - Closed in CHFA's name) Closing Disclosure/s (CD)</td>
<td></td>
</tr>
<tr>
<td>Original DAP and Time To Own Deed (within 90 days of closing) Servicing Transfer Disc - &quot;Goodbye Letter&quot; Borrower notified of C4C serv. info.</td>
<td></td>
</tr>
</tbody>
</table>

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

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

**Miscellaneous Documents (if applicable)**
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  
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BORROWER INFORMATION  

File Submission Checklist - CHFA Form 009-1107 - ID  
Other Subordinate Financing - Initial Financing Approval Document  
Loan Exception Documentation  
Final Transmittal Summary (1008) FNMA (USDA Loans ONLY - UW signed & dated)  

First Mortgage Loan Approval & Application  

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

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)  
- Child Support Verification (if applicable)  

Income / Employment  

- (Most recent Documentation on Top)  

Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)  
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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  
Fed. Tax Return- Personal Signed 3 most recent - 2 yrs 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)  

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

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)  
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Assets  

- (Most recent Documentation on Top)  

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Gift Documentation per FNMA guidelines  
Asset Statements (bank name & ownership) min 1 mth within 30 day period  
Any Additional Supporting Asset Documentation (if applicable)  

Property / Appraisal  

- Appraisal Report (include Color Photos, Street View, Comparables)  
- Final / Repair Inspection with Color Photos - FNMA 1004D  
- Evidence Condo is VA / FHA approved  
- Flood Life of Loan Determination Certificate  
- Flood Hazard Notice  
- Verification of Property Census Track - FFIEC Geocoding print-out or Other  
- Purchase Agreement - short sale agreement, probate approval...fully executed  
- Purchase Agreement - All Addendums & Counter Offers (fully executed)  

Escrow Holdback Agreement (if applicable)  

203(K) Rehabilitation Loans  

- HUD 92700 - Maximum Mtg Worksheet  
- HUD Consultant Report (if applicable)  
- Work Estimates - Fully Executed - Copy  
- Work Write-up and signed Contract - Copy  
- Contractor Licenses - Copy  
- Contractor Liability Insurance - Copy  

Flood Life of Loan Determination Certificate  
- 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  
- Fed. Tax Return- Personal Signed 3 most recent - 1 yr if targeted area  
- Fed. Tax Return-Business Signed 3 most recent - 2 yrs if target area - all schedules  
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### IHFA Government Mtg - Continued

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<td>Homeownership Program - Statement of Eligibility</td>
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#### Homeownership Counseling

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<td>Pre-Purchase Homebuyer Education Certificate</td>
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<td>Online Homebuyer Education (FinallyHome!!) Certificate</td>
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<tr>
<td>Financial Fitness Certificate</td>
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<td>Landlord Certificate (if 2 - 4 unit residence)</td>
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<td>Title Ins. Policy - Final with Chain of Title &amp; Property Tax Info.</td>
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<td>Initial Escrow Account Disclosure</td>
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<td>Engineers Certification of foundation, required on Manufactured Homes</td>
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<tr>
<td>Copy - Deactivated Title for Manuf. Home showing Property as Real Property</td>
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<td>New Construction Exhibits (if applicable)</td>
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</tr>
<tr>
<td>Original DAP and Time To Own Note (Copy to CHFA - Closed in CHFA's name)</td>
<td></td>
</tr>
<tr>
<td>Original DAP and Time To Own Deed (within 90 days of closing)</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHFA SUBORDINATE MORTGAGE SERVICER: Capital for Change, Inc. (C4C)</td>
<td>(See Capital For Change, Inc. Servicing Guide)</td>
</tr>
<tr>
<td>First Mortgagee Clause: HomeLoanServ - ISAOA/ATIMA</td>
<td>P.O. Box 818007 - Cleveland, OH 44181 (Must include IHFA Ln #)</td>
</tr>
<tr>
<td>Second Mortgagee Clause: Connecticut Housing Finance Authority, G/O Capital For Change, Inc. (C4C)</td>
<td>ISAOA/ATIMA: 10 Alexander Drive, Wallingford, CT 06492.</td>
</tr>
</tbody>
</table>

#### FHA, VA, USDA SPECIFIC DOCUMENTS

<table>
<thead>
<tr>
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<th>Description</th>
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</thead>
<tbody>
<tr>
<td>FHA Documents (if applicable)</td>
<td>FHA Amended Clause/ RE Certification - signed &amp; dated by all parties</td>
</tr>
<tr>
<td>FHA Connection Case # Assignment</td>
<td>HUD 92800.5B - Conditional Commitment Stmtn of Appraised Value</td>
</tr>
<tr>
<td>VA Documents (if applicable)</td>
<td>HUD 92800.5B - Conditional Commitment Stmtn of Appraised Value</td>
</tr>
<tr>
<td>Notice of Value (NOV) or Master Certificate of Eligibility</td>
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<td>Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application</td>
<td></td>
</tr>
<tr>
<td>VA Form 26-1866 Cert. of Commitment - if prior apprvd, must be unexpired</td>
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#### USDA Documents (if applicable)

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<tr>
<td>Form 26-1802a /HUD Form 92900A - Addendum to Initial Ln Application</td>
<td>Form 3555-17 Loan Note Guarantee</td>
</tr>
<tr>
<td>VA Form 26-1866 Cert. of Commitment - if prior apprvd, must be unexpired</td>
<td>Form 3555-21 Request for S/Fam Housing Loan Guarantee</td>
</tr>
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</table>

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