

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>

CONTACTS: Rita Aafedt, Loan Acquisition Manager

(208) 424-7048

ritaa@ihfa.org

Leslie Asin, Loan Acquisition Supervisor

(208) 331-4840

lesliea@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 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)

Original Note Delivered To:

Idaho Housing and Finance Association

Attn: Doc Center

565 W. Myrtle Street - Boise, ID 83702

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

LERETA Property Tax & Flood Services – www.lereta.com

901 Corporate Center Drive - Pomona, CA 91768

Post Purchase Ins. & Tax Bills: servicing@homeloanserv.com

Post Purchase Reimbursements: HOL-adjustments@ihfa.org

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

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 pay down.

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

SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION

CONVENTIONAL MORTGAGES

(Form for HFA Preferred™ / HFA Advantage® & Uninsured 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
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BORROWER INFORMATION

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

CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE

Commitment / Loan Exceptions / Transmittal

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

First Mortgage Loan Approval & Application

1	Final/Verified Loan Application (1003)	3	AUS Findings - Final version (DU, LPA)
2	Initial Loan Application (1003) (signed by Borrower & Ln Originator)	4	Private Mortgage Insurance Certificate - Copy (if applicable)

Credit & Fraud Checks

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

Income / Employment - (Most recent Documentation on Top)

1	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)	7	Academic Student Transcript - for full-time student (or pay stub)
2	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)	8	IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
3	Verification of Employment (past 2 yrs with start/end dates)		~ OR ~ (Do Not Include Both - Delays File Review Process)
4	Current paystubs (reflecting 30 days & YTD income)	8	Fed. Tax Return- <i>Personal</i> Signed 3 most recent - 1 yr if target area - all schedules
5	Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)	8	Fed. Tax Return- <i>Business</i> Signed 3 most recent - 2 yrs if target area - all schedules
6	W-2's, 1099's - Most recent 2 yrs	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)	4	Asset Statements (Bank name & ownership) <i>min. 1 mnth covering 30 day period</i>
2	Gift Documentation per FNMA guidelines		
3	Any Additional Supporting Asset Documentation (if applicable)		

Property / Appraisal

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

IHFA Conventional Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

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CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

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****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**

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CHFA - LOAN FILE SUBMISSION FORM

SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION

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



Date: _____

CHFA LEAN LOAN

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

COMPLETE THE FOLLOWING TO SUBMIT LOANS IN CHFA LOS:

Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (If applicable)

Complete And Submit CHFA LOS Additional Data Screen

Upload The Final Loan Application (1003) In CHFA LOS

LENDER / SELLER CONTACT INFORMATION

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

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

CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE

Commitment / Loan Exceptions / Transmittal

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

First Mortgage Loan Approval & Application

1	Final/Verified Loan Application (1003)	3	AUS Findings - Final version (DU, LPA, GUS)
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4	Letter addressing Adverse Credit and/or Discrepancies - signed & dated		

Income / Employment - (Most recent Documentation on Top)

1	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)	7	Academic Student Transcript - for full-time student (or pay stub)
2	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)	8	IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
3	Verification of Employment (past 2 yrs with start/end dates)		~ OR ~ (Do Not Include Both - Delays File Review Process)
4	Current paystubs (reflecting 30 days & YTD income)	8	Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target area - all schedules
5	Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)	8	Fed. Tax Return-Business Signed 3 most recent - 2 yrs if target area - all schedules
6	W-2's, 1099's - Most recent 2 yrs	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)	4	Asset Statements (Bank name & ownership) min 1 mnth within 30 day period
2	Gift Documentation per FNMA guidelines		
3	Any Additional Supporting Asset Documentation (if applicable)		

Property / Appraisal

1	Appraisal Report (include Color Photos, Street View, Comparables)	10	Escrow Holdback Agreement (if applicable)
2	Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)	203(K) Rehabilitation Loans	
3	Certificate of Occupancy (if applicable)	1	HUD 92700 - Maximum Mtg Worksheet
4	Evidence Condo is VA / FHA approved	2	HUD Consultant Report (if applicable)
5	Flood Life of Loan Determination Certificate	3	Work Estimates - Fully Executed - Copy
6	Flood Hazard Notice	4	Work Write-up and signed Contract - Copy
7	Verification of Property Census Tract - FFIEC Geocoding print-out or Other	5	Contractor Licenses - Copy
8	Purchase Agreement - short sale agreement, probate approval...(fully executed)	6	Contractor Liability Insurance - Copy
9	Purchase Agreement - All Addendums & Counter Offers (fully executed)		

IHFA Government Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

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Homeownership Counseling

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CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

Final FNMA 1003 uploaded in "Lender Connection" Web Portal	Documents Delivered Electronically in "Lender Connection"																																																										
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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

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FHA, VA, USDA-RD SPECIFIC DOCUMENTS

FHA Documents (if applicable)

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