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)

<u>Idaho Housing and Finance Association an Independent Body, Politic and Corporate.</u>

565 W. Myrtle Street, Boise, ID 83702

Toll Free #1-855-505-4700

8am – 5pm (mountain time) Closed on certain holidays Mon – Fri

Tax ID#: 82-03023333 Branch 001 **HUD ID #: 10101-09998**

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

Contact Email: resloan@ihfa.org Send Questions: resloan@HomeLoanServ.com

CONTACTS: Mark Suderman Annie Smith

> Loan Acquisition Lead **Business Development Specialist** (208) 331-4870 (208) 331-4813 annies@ihfa.org marks@ihfa.org

Note Endorsement: Pay To The Order of

Assignment of Mortgage Idaho Housing and Finance Association Idaho Housing and Finance Association P.O. Box 7899 (No Ampersand Sign) Without Recourse Boise, ID 83707 Lender Name

Signature Or MERS: IHFA #1009670

Loan Purchase within 15 Days of 1st Payment Due

1st pay netted out of purchase amount

Lender retains 1st payment

Signatory's typed name/title

Purchase Statement will account for monthly escrow

Transfer Flood Certificate to **HomeLoanServ**

Transfer Hazard/Flood Insurance to **HomeLoanServ**

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: mortgageserv@ihfa.org

Idaho Housing and Finance Association 565 W. Myrtle Street, Boise, ID 83702

Original Note To:

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

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 paydown.

First Mortgagee Clause: HomeLoanServ - its successors and/or assigns ATIMA: P.O. Box 7899 - Boise, ID 83707

Second Mortgagee Clause: CHFA Downpayment Assistance Program (DAP) = Connecticut Housing Finance Authority C/O HomeLoanServ, its successors and/or assigns ATIMA: P.O. Box 7899 – Boise, ID 83707

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 & Inte	erest	Rate - Including DAP Worksheet (If applicable)			
	Complete And Submit CHFA LOS Additional Data Screen					
Ħ	Upload The Final Loan Application (1003) In CHFA LOS					
H		CON	TACT INFORMATION			
File	e Contact Name & Title Telephone & Ext.	JUN	Contacts Email Address			
"	relephone & Ext.		Contacts Linan Address			
	BORROWER	R IN	FORMATION			
СН	FA Loan # IHFA Loan #	Pri	mary Borrower Name (Last, First)			
	<u> </u>		ntation (as applicable). Documentation requirements may differ by program.			
	CREDIT PACKAGE DOCUMENTS	- C	HECK ONLY ITEMS APPLICABLE			
	Commitment / Loan	Exce	eptions / Transmittal			
1	File Submission Checklist - CHFA Form 009-1107 - ID	3	Loan Exception Documentation			
2	Other Subordinate Financing - Initial Financing Approval Document	4	Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)			
Ħ	(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.	, 💳				
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Ш	Flort Montage of Lore	<u> </u>	and a Application			
H		1 Ар	proval & 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 &	Frau	d 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)			
	Letter addressing Adverse Credit and/or Discrepancies - signed & dated	H				
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Н	Incomo / E	mple	Dyment - (Most recent Documentation on Top)			
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1	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)	H	Academic Student Transcript - for full-time student (or pay stub) if DAP LN			
2	Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limi	it) 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)					
	Cleared Earnest Money Check (copy) with source of funds (if applicable)		Any Additional Supporting Asset Documentation (if applicable)			
1	Gift Documentation per FNMA guidelines	4	Asset Statements (Bank name & ownership) most recent 3 mths - all accounts			
2		5	Asset Statements (bank name & ownership) most recent 3 mins - an accounts			
3	DAPS: Document source of deposit & withdrawals ≥10% of mnthly incom	e				
	Property / Appraisal					
1	Appraisal Report (include <i>Color</i> Photos, Street View, Comparables)	6	Flood Hazard Notice			
2	Final / Repair Inspection with <i>Color</i> Photos - FNMA 1004D (if applicable	e)	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)			
	Flood Life of Loan Determination Certificate	H				
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IHFA Conventional Mtg - Continued

	CHFA REQUIRED DOCUMENTS (if applicable)				
1	Federal Recapture Tax Notice - Potential Tax - 051-0597	10	Police Statement of Eligibility - 031-027		
2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	11	Teacher Statement of Eligibility - 031-030		
3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	12	Military Form DD214 Separation Documents (Honorable Discharge)		
4	IRS Form 4506-T - Copy (completed & signed for each Borrower)				
5	Borrower Eligibility Certificate - 014-1107		Homeownership Counseling		
6	DAP - Application for Downpayment Only - DAPappOnly	13	Pre-Closing Homebuyer Education Certificate (3Hr)		
7	DAP - Borrower's Certificate - DAP 95-05	13	Pre-Purchase Homebuyer Education Certificate (8Hr)		
8	Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)	13	Online Homebuyer Education (e-Home America) Certificate		
9	Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification	14	Financial Fitness Certificate		
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	CLOSING DOCUMENTS - IDAHO	Н	OUSING 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 DAP (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 - S		
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/	'USI	DA-RD LNG must be delivered within 90 days of loan purchase		
	CHFA DAP Closing Do	ocu	ments (if applicable)		
Homeowners Hazard insurance policys to include second mortgagee clause as follows: Connecticut Housing Finance Authority C/O HomeLoanServ, its successors and/or assigns as their interests may appear: P.O. Box 7899-Boise, ID 83707					
1	Original Executed Commitment Letter - (Copy to CHFA - DAP subord. financing)	4	DAP Loan Estimate (LE)		
2	Original DAP Note (Copy to CHFA - Closed in the name of CHFA)	5	DAP Closing Disclosure (CD)		
3	Original DAP Deed (within 90 days of closing)	Щ			
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:	
	All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order				
	COMF	PLETE THE FOLLOWING TO	S	UBMIT LOANS IN CHFA LOS:	
				Rate - Including DAP Worksheet (If applicable)	
	Complete And Submit CHFA LOS Addi	litional Data Screen			
H	Upload The Final Loan Application (10				
		LENDER / SELLER CON	NT	ACT INFORMATION	
File	Contact Name & Title	Telephone & Ext.	_	Contacts Email Address	
	EA L	BORROWER IN			
СН	FA Loan # IHFA Loan	1 # P	'rım	nary Borrower Name (Last, First)	
	LOAN FILE SUBMISSION TO INCLUDE , bu	ut is not limited to the following docume	enta	ation (as applicable). Documentation requirements may differ by program.	
	CREDIT	PACKAGE DOCUMENTS - (СН	ECK ONLY ITEMS APPLICABLE	
		Commitment / Loan Exc	ce	ptions / Transmittal	
1	File Submission Checklist - CHFA Form 00	09-1107 - ID	5	USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee	
2	Other Subordinate Financing - Initial Finan	ncing 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 (L	USDA Loans ONLY - signed by UW & dated)			
		First Mortgage Loan Ap	ppı	roval & Application	
1	Final/Verified Loan Application (1003)		3	AUS Findings - Final version (DU, LPA, GUS)	
2	Initial Loan Application (1003) (signed by	Borrower & Ln Originator)			
		Credit & Fra	aud	Checks	
1	Credit Supplements (if applicable)		5	Credit Report Inquiry Explanation with Documentation - signed & dated	
2	Credit Report - RMCR / Tri-Merge (associa	ated to AUS, if applicable)	6	Divorce Decree / Property Separation Agreements (if applicable)	
3	Bankruptcy Report / Discharge (if applica	able)	7	Child Support Verification (if applicable)	
4	Letter addressing Adverse Credit and/or I	Discrepancies - signed & dated	Ī		
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		Income / Em	npl	oyment - (Most recent Documentation on Top)	
1	Income Analysis Worksheet - Lender or CH	HFA Form 064-0309 (Repayment)	7	Academic Student Transcript - for full-time student (or pay stub) if DAP LN	
2	Income Analysis Worksheet - Lender or CH	HFA 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 wit	th start/end dates)	Ī	~ Or ~ (Do Not Include Both - Delays File Review Process)	
4	Current paystubs (reflecting 30 days & YT	ΓD income)	8	Fed. Tax Return-Personal Signed 3 most recent - 1 yr if target area - all schedules	
5	Verif. of Supplemental Income - Soc Sec, I	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	Ī	9	Income Letter(s) of Explanation (if applicable)	
			1		
	Assets - (A			Most recent Documentation on Top)	
1	Cleared Earnest Money Check (copy) with	source of funds (if applicable)	4	Any Additional Supporting Asset Documentation (if applicable)	
2	Gift Documentation per FNMA guidelines		5	Asset Statements (Bank name & ownership) most recent 3 mths - all accounts	
3	DAPS: Document source of deposit & with	ndrawals ≥10% of mnthly income			
		Property /	′ Ap	ppraisal	
1	Appraisal Report (include <i>Color</i> Photos, S	Street View, Comparables)	10	Escrow Holdback Agreement (if applicable)	
2	Final / Repair Inspection with Color Photo	os - 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 Certifica	ate	3	Work Estimates - Fully Executed - Copy	
6	Flood Hazard Notice	Γ	4	Work Write-up and signed Contract - Copy	
7	Verification of Property Census Tract - FFII	IEC Geocoding print-out or Other	5	Contractor Licenses - Copy	
8	Purchase Agreement - short sale agreement, p	probate approval(fully executed)	6	Contractor Liability Insurance - Copy	
9	Purchase Agreement - All Addendums & C	Counter Offers (fully executed)	Ī		

IHFA Government Mtg - Continued

Produced Recogniture Tax Notice - Proceed Tax - 050-0597 Vehicles Statement - Due on Sale - 038-0298 Vehicles Tax Notice - Method to Computer (EAN Only) Military From 050214 September 0-7 Automated Contributed or Elliphinity Military From 050214 September 0-7 Automated Developed Military From 050214 September 0-7 Automated Developed Developed Developed Profession (Carolina Contributed Developed Dev		CHFA REQUIRED DOCUMENTS (if applicable)				
Sectoral Recognition Tax Monton - Method to Computing (EAN Only) Milliany Form 80041 - Copy completed & egree for road heravery Milliany Form 80041 - Copy completed & egree for road heravery Milliany Form 80041 - Copy completed & egree for road heravery Milliany Form 80041 - Copy completed & egree for road heravery Milliany Form 80041 - Copy completed & egree for road heravery Milliany Form 80041 - Copy completed & egree for road heravery Milliany Form 80041 - Copy completed & Copy Copy Copy Copy Copy Copy Copy Copy	1	Federal Recapture Tax Notice - Potential Tax - 051-0597	12	Veterans Statement - Due on Sale - 018-0296		
Bornover Eligibility Certificate: 0.44 1.07 Bornover Eligibility Certificate: 0.44 1.07 DAP - Application to Downsymeric Color Depayment of Day Color (1994) DAP - Application to Downsymeric Color (1994) DAP - Application to Downsymeric Color (1994) DAP - Application to Downsymeric Color (1994) DAP - Application to Enditionate (1394) DAP - Application to Enditionate (1394) DAP - Bornover's Carcillitate DAP 65 05 Lean Estimate (12) Initial Disclosure (158 Mig & DAP if application) DAP - Dark David Color (1994) DAP - Dark	2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	13	VA Eligibility Certificate - or - Automated Certificate of Eligibility		
Borrower Filigibility Conflicate - 0.14.1107 DRA- Application for Decorpression Only - DePappONLY DRA- Application for Decorpression Only - DePappONLY DRA- Application for Decorpression Only - DePappONLY DRA- Entitle Conflicate - DRA- SPS-55 Loan Estimate (LE) Initial Disobsure (2st Milg. & DAP ill applicable) Loan Estimate (LE) Initial Disobsure (2st Milg. & DAP ill applicable) Loan Estimate (LE) Initial Disobsure (2st Milg. & DAP ill applicable) Loan Estimate (LE) Initial Disobsure (2st Milg. & DAP ill applicable) Loan Estimate (LE) Initial Disobsure (2st Milg. & DAP ill applicable) Loan Estimate (LE) Initial Disobsure (2st Milg. & DAP ill applicable) Loan Estimate (LE) Initial Disobsure (2st Milg. & DAP ill applicable) COSING DOCUMENTS - IDANO HOUSING AND FINANCE ASSOC. Final FINAL 3003 uploaded in "Lender Commection" Web Portal Loandor Commetter (Letter - Filip Escoted Loandor Entitle Commetter (Letter - Filip Escoted Loandor Entitle Commetter (Letter - Filip Escoted Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite of Loan Determination - Certificate Terrateriot to HoneLoadeer Flood Lite	3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	14	Military Form DD214 Separation Documents (Honorable Discharge)		
DAP - Application for Dempayment Only - DAPGopONLY Encourse Certificate DAP 50.05	4	IRS Form 4506-T - Copy (completed & signed for each Borrower)				
DAP - Borrover's Certificate - DAP 9-05 Lean Estimate (Lf) heital Discouser (stating of DAP in applicable) Lean Estimate (Lf) heital Discouser (stating of DAP in applicable) Pre-Cosing Homebuyer Education Certificate (341) Leandour's Curt Travers Advises . O69 3005 or Leases, or Recentification Police Statement of Eighbilly - 031-030 CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC. Plean FINNA 1003 uploaded in *Leaded Connection* Web Portal CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC. Plean FINNA 1003 uploaded in *Leaded Connection* Web Portal CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC. Plean FINNA 1003 uploaded in *Leaded Connection* Web Portal CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC. Plean FINNA 1003 uploaded in *Leaded Connection* Web Portal CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC. Plean FINNA 1003 uploaded in *Leaded Connection* Web Portal CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC. Plean Individual Individual Property of Portal Individual Property	5	Borrower Eligibility Certificate - 014-1107				
Lone Estimate (E) Initial Disclosure (Ista Mig & DAP if applicable) Landico Verif. of Transit Address - 606-1005 or Lease, or Reconflication Property of Teacher Address - 606-1005 or Lease, or Reconflication Teacher Statement of Eighnity - 031-030 Teacher Statement of Eighnity - 031-030 Landico Confliction of Eighnity - 031-030 Teacher Statement of Eighnity - 031-030 Teacher Committee Interest Center Fully Executed - 076, 1000 Teacher Statement of Eighnity - 031-030 Teacher Statement of Eighnity - 031-030 Teacher Statement of Eighnity - 031-030 Teacher Statement Center Fully Executed - 076, 1000 Teacher Statement of Eighnity - 031-030 Teacher Statement	6	DAP - Application for Downpayment Only - DAPappONLY		Homeownership Counseling		
Landlord Verif. of Tenant Address- 060 1005 or Lesse, or Recertification Place Statement of Eligibility - 031-027 Financial Efficace Contribute CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC. CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC. Print PNAN 1003 agaloaded in *Lander Connection** Lender Connection** Loss Information Completed Online Detail Purchase Advise Funding Sheet - OFEA Form 098-0408 LEAN Lender Commitment Letter - Fully Executed ommitment Letter Cother Subordinate Financing - Copy Second Mortigge Note & Deed IRFA - Contr. of Accolarated Dislayer From 209 face Lender Connection Flood title of Loan Determination - Centricate Transformation to HomeLoanServ Flood Insurance Policy of applicables Flood Insurance Policy of applicables Hazard Ins Condo Master Insurance Policy of applicables Morage Assignment to IRFA - EAGA ATIMA Copy of not ultilizing MERS Insurance Executed Commitment Letter - Fully Executed Copy (Finance Merson) Insurance Executed Commitment Letter - Fully Executed Copy (Finance Merson) Insurance Executed Commitment Letter - Fully Executed Copy (Finance Merson) Insurance Executed Commitment Letter - Fully Executed Copy (Finance Merson) Insurance Executed Commitment Letter -	7	DAP - Borrower's Certificate - DAP 95-05	15	Pre-Closing Homebuyer Education Certificate (3Hr)		
Protect Statement of Eightilly - 0.31-0.27 Teacher Statement of Eightilly - 0.31-0.27 Teacher Statement of Eightilly - 0.31-0.30 Landord Centricate (if multifarmily) CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC. Priest PNIMA 2003 uploaded in "Lander Connection" Web Portal Landord Centricate (if multifarmily) Detail Purchase Advice Funding Sheet - CHFA from 066-0408 Participating Lander Connection" Lander Connection (Indiana) LEAN Lander Commitment Letter - Pully Executed ommitment Letter - Pully Executed Commitment Letter - Pully Executed Commitment Executed Commitment Letter - Pully Executed Commitment Executed Commitment Letter - Pully Executed Commitment Executed Commitment Letter - P	8	Loan Estimate (LE) Initial Disclosure (1st Mtg & DAP if applicable)	15	Pre-Purchase Homebuyer Education Certificate (8Hr)		
Toucher Stutement of Eligibility - 031-030 Landlord Certificate (if multifamily)	9	Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification	15	Online Homebuyer Education (e-Home America) Certificate		
CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC. Final FNMA 1003 uploaded in *Lender Connection* Web Portal Lender Connection* Loan Information Completed Onlina Secondation - 565 W. Myrite St Boles, ID 83702 LEAN Lender Commitment Letter - CHPA From 086 0408 LEAN Le	10	Police Statement of Eligibility - 031-027	16	Financial Fitness Certificate		
Final FNMA 1003 uploaded in *Lender Connection* Web Portal Documenta Daliverad Electronically in *Lender Connection*	11	Teacher Statement of Eligibility - 031-030	17	Landlord Certificate (if multifamily)		
Final FNMA 1003 uploaded in *Lender Connection* Web Portal Tender Connection* Lean Information Completed Online Pender Connection* Lean Information Completed Online Detail Purchase Advice Funding Sheet - CHFA Form 060-0408 Participating Lender Confirmation - CHFA Form 050-0408 Participating Lender Confirmation - CHFA Form 050-1101 LEAN Lender Commitment Letter - Fully Executed Commitment Letter - Fully Executed Commitment Letter - Fully Executed Commitment Letter - Fully Secured Commitment Letter CHFA DAP (Subordinate Financine - Cogy Second Mortgage Note & Deed UNFA - Certif. of Accelerated Delivery Form 1040 (see Lender Connection) Provate Mitg Insurance Certificate						
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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	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 LCC	/(JSI	DA-RD LNG must be delivered within 90 days of loan purchase**		