Idaho Housing and Finance Association

References 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](https://www.lenderct.com)  
Borrower Connection: [https://www.borrowerct.com](https://www.borrowerct.com)

**CONTACTS:**

- **Rita Aafedt,** Loan Acquisition Manager  
  (208) 424-7048  
  rita@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

**Loans Purchased within 15 Days of 1st Payment Due Date:**

- 1st payment netted out of purchase amount - *Lender retains 1st payment*
- Purchase Statement will account for monthly escrow  
- Tax Service Fee = $585 - deducted at loan purchase  
- Transfer LERETA Flood Certificate to [HomeLoanServ](https://www.homeloanserv.com)  
  *($10 charge to transfer any other determination company to IHFA/ LERETA)*
- Transfer Hazard/Flood Insurance to [HomeLoanServ](https://www.homeloanserv.com)
- 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  
Post Purchase Reimbursements: HOL-adjustments@ihfa.org

**Assignment of Mortgage**
Idaho Housing and Finance Association  
P.O. Box 7899 - Boise, ID 83707  
(Or) MERS: IHFA #1009670

**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*

**Document Center:** doccenter@ihfa.org

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**Borrower’s Payments / Servicing Questions / Goodbye Letter**

**Toll Free #: 1-800-526-7145**

**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.

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**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:**  
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

8-16-21
## Loan Exception Documentation
- Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)
- Credit Report Inquiry Explanation with Documentation - signed & dated
- Divorce Decree / Property Separation Agreements (if applicable)
- Academic Student Transcript - for full-time student (or pay stub) if DAP LN
- Income Letter(s) of Explanation (if applicable)
- Any Additional Supporting Asset Documentation (if applicable)
- Verification of Property Census Tract - FFIEC Geocoding print-out or Other
- Purchase Agreement - All Addendums & Counter Offers (fully executed)
- Current paystubs (reflecting 30 days & YTD income)
- Evidence Condo is FNMA Eligible - CHFA Form 013-490 - or - Equivalent

## CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE

### Credit & Fraud Checks
- Credit & Fraud Checks
- Divorce Decree / Property Separation Agreements (if applicable)
- Child Support Verification (if applicable)
- Child Support Verification (if applicable)

### Income / Employment
- Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Paycheck)
- Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)
- Verification of Employment (past 2 yrs with start/end dates)
- W-2's, 1099's - Most recent 2 yrs

### Assets
- Cleared Earnest Money Check (copy) with source of funds (if applicable)
- Gift Documentation per FNMA guidelines
- 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)
### IHFA Conventional Mtg - Continued

<table>
<thead>
<tr>
<th>CHFA REQUIRED DOCUMENTS (if applicable)</th>
<th>Homeownership Counseling</th>
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<tr>
<td>Federal Recapture Tax Notice - Potential Tax - 051-0597</td>
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<td>Borrower Eligibility Certificate - 014-1107</td>
<td>Landlord Certificate (if multifamily)</td>
</tr>
<tr>
<td>DAP - Application for Downpayment &amp; Closing Costs - DAPlappcc</td>
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<tr>
<td>DAP - Borrower's Certificate - DAP 95-05</td>
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<td>Loan Estimate (LE) Initial Disclosure (1st Mtg &amp; DAP if applicable)</td>
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<tr>
<td>Landlord Verif. of Tenant Address - 060-1005 or Lease, or Recertification</td>
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<td>CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.</td>
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<tr>
<td>Final FNMA 1003 uploaded in &quot;Lender Connection&quot; Web Portal</td>
<td>Participating Lender Certification - CHFA Form 019-1101</td>
</tr>
<tr>
<td>&quot;Lender Connection&quot; Loan Information Completed Online</td>
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<tr>
<td>Detail Purchase Advice Funding Sheet - CHFA Form 066-0408</td>
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<tr>
<td>.LEAN Lender Commitment Letter - Fully Executed</td>
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<tr>
<td>Commitment Letter - (CHFA) - Fully Executed</td>
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<tr>
<td>CHFA DAP (Subordinate Financing) - Original Executed Commitment Letter</td>
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<tr>
<td>Other Subordinate Financing - Copy Second Mortgage Note &amp; Deed</td>
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<tr>
<td>IHFA - Certif. of Accelerated Delivery Form 1040 (see Lender Connection)</td>
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<tr>
<td>Flood Life of Loan Determination - Certificate Transferred to HomeLoanServ</td>
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<tr>
<td>Flood Insurance Policy (if applicable) HomeLoanServ listed loss payee w/LN #</td>
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<tr>
<td>Hazard Ins. Policy/Binder - HomeLoanServ listed loss payee with LN #</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 - ISAOA ATIMA -Copy (if not utilizing MERSI)</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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<td>Well, Septic Inspections (if applicable)</td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>CHFA DAP Closing Documents (if applicable)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Executed Commitment Letter - (Copy to CHFA - DAP subord. financing)</td>
<td></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>Miscellaneous Documents (if applicable)</td>
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</tbody>
</table>

Homeowners Hazard insurance policies to include second mortgagee clause as follows:

Connecticut Housing Finance Authority C/O HomeLoanServ, ISAOA/ATIMA: P.O. Box 818007 - Cleveland, OH 44181

<table>
<thead>
<tr>
<th>Documents Delivered Electronically in &quot;Lender Connection&quot;</th>
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</thead>
<tbody>
<tr>
<td>Original/Final Documents Mailed To: Idaho Housing and Finance Association - 565 W. Myrtle St. - Boise, ID 83702</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Participating Lender Certification - CHFA Form 019-1101</th>
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<tbody>
<tr>
<td>New Construction Exhibits (if applicable)</td>
<td></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>
<td></td>
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<tr>
<td>Private Mtg Insurance Cancellation Disclosures - Assigned to HomeLoanServ</td>
<td></td>
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<tr>
<td>Servicing Transfer Discl. - &quot;Goodbye Letter&quot; Borrower notified of HmLnServ info.</td>
<td></td>
</tr>
<tr>
<td>Original Note (First Mtg) - Endorsed to IHFA</td>
<td></td>
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<tr>
<td>Mtg Deed/Sec. Instr., Applicable Riders, Legal Descrip - Copy (First Mtg)</td>
<td></td>
</tr>
<tr>
<td>Tax-Exempt Financing Rider - CHFA Form 053-1199</td>
<td></td>
</tr>
<tr>
<td>Immigration &amp; Naturalization Services (INS) Card - Copy</td>
<td></td>
</tr>
<tr>
<td>Legal Address matches Note, Deed, 1003 App/I, AUS, Flood Cert., Ins. etc.</td>
<td></td>
</tr>
<tr>
<td>Borrower Signature Affidavit - 014-0718</td>
<td></td>
</tr>
<tr>
<td>Closing Disc. (CD) Initial &amp; Final with Settlement Agent disbursement sheet</td>
<td></td>
</tr>
<tr>
<td>Loan Estimate (LE) Revised - Change of Circumstance Form, if applicable</td>
<td></td>
</tr>
</tbody>
</table>

Documents Delivered Electronically in "Lender Connection" - Final Summary Report - Eff. 9/25/2017

Form #809-1107A Conv - ID Eff. 2-8-21r
### CHFA - LOAN FILE SUBMISSION FORM

**SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION**

**GOVERNMENT MORTGAGES**

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

#### CHFA LEAN LOAN

**Date:**

<table>
<thead>
<tr>
<th>All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order</th>
</tr>
</thead>
<tbody>
<tr>
<td>Update All Applicable Fields In LOS - Confirm Program Type &amp; Interest Rate - Including DAP Worksheet (If applicable)</td>
</tr>
<tr>
<td>Complete And Submit CHFA LOS Additional Data Screen</td>
</tr>
<tr>
<td>Upload The Final Loan Application (1003) In CHFA LOS</td>
</tr>
</tbody>
</table>

### LENDER / SELLER CONTACT INFORMATION

<table>
<thead>
<tr>
<th>CHFA Loan #</th>
<th>HFA Loan #</th>
<th>Primary Borrower Name (Last, First)</th>
</tr>
</thead>
</table>

### BORROWER INFORMATION

#### CHFA Loan # | HFA Loan # | Primary Borrower Name (Last, First)

**CHFA LEAN LOAN 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**

<table>
<thead>
<tr>
<th>File Submission Checklist - CHFA Form 009-1107 - ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Subordinate Financing - Initial Financing Approval Document</td>
</tr>
<tr>
<td>Loan Exception Documentation</td>
</tr>
<tr>
<td>Final Transmittal Summary (1008) FNMA USDA Loans ONLY signed by UW &amp; dated</td>
</tr>
</tbody>
</table>

**First Mortgage Loan Approval & Application**

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

**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**

**Credit & Fraud Checks**

- Divorce Decree / Property Separation Agreements (if applicable)
- Child Support Verification (if applicable)

**Income / Employment**

- 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)

**Income Analysis Worksheet**

- Lender or CHFA Form 064-0309 (Income Limit)
- W-2's, 1099's - Most recent 2 yrs

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

- Current paystubs (reflecting 30 days & YTD income)

**Assets**

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

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

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

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

**Evidence Condo is VA / FHA approved**

**Flood Life of Loan Determination Certificate**

**Flood Hazard Notice**

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

**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

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

**Certificate of Occupancy (if applicable)**

- HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)
- VA Form 26-6393 Loan Analysis (signed by UW & dated)

**Deficiency Letter**

**Fed. Tax Return- Business**

**Banking Statement**

**Gift Documentation per FNMA guidelines**

**Any Additional Supporting Asset Documentation (if applicable)**

**CHFA - LOAN FILE SUBMISSION FORM**

**Specify the type of loan (FHA, USDA-RD, VA)**

**Update Applicable Fields In LOS**

**Confirm Program Type & Interest Rate**

**Include DAP Worksheet (if applicable)**

**Complete And Submit CHFA LOS Additional Data Screen**

**Upload The Final Loan Application (1003) In CHFA LOS**

**CHFA LEAN LOAN 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**

- 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 signed by UW & dated

**First Mortgage Loan Approval & Application**

- Final/Verified Loan Application (1003)
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**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**

**Credit & Fraud Checks**

- Divorce Decree / Property Separation Agreements (if applicable)
- Child Support Verification (if applicable)

**Income / Employment**

- Academic Student Transcript - for full-time student or (pay stub) if DAP LN
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- W-2's, 1099's - Most recent 2 yrs

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

- Current paystubs (reflecting 30 days & YTD income)

**Assets**

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

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

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

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

**Evidence Condo is VA / FHA approved**

**Flood Life of Loan Determination Certificate**

**Flood Hazard Notice**

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

**203(K) Rehabilitation Loans**

- HUD 92700 - Maximum Mtg Worksheet
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**Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)**

**Certificate of Occupancy (if applicable)**

- HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)
- VA Form 26-6393 Loan Analysis (signed by UW & dated)

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

**Evidence Condo is VA / FHA approved**

**Flood Life of Loan Determination Certificate**

**Flood Hazard Notice**

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

**203(K) Rehabilitation Loans**

- HUD 92700 - Maximum Mtg Worksheet
**IHFA Government Mtg - Continued**

### CHFA REQUIRED DOCUMENTS (if applicable)

- Federal Recapture Tax Notice - Potential Tax - 051-0597
- Federal Recapture Tax Notice - Understanding Tax - 050-0597
- Federal Recapture Tax Notice - Method to Compute (LEAAN Only)
- IRS Form 4506-C - Copy (completed & signed for each Borrower)
- Borrower Eligibility Certificate - 014-1107
- DAP - Application for Downpayment & Closing Costs - DAPappcc
- 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
- Veterans Statement - Due on Sale - 018-0296
- VA Eligibility Certificate - or - Automated Certificate of Eligibility
- Military Form DD214 Separation Documents (Honorable Discharge)

### Homeownership Counseling

- Pre-Closing Homebuyer Education Certificate
- Pre-Purchase Homebuyer Education Certificate
- Online Homebuyer Education (FinallyHome®) Certificate
- Financial Fitness Certificate
- Landlord Certificate (if multifamily)

### 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 - 585 W. Myrtle St. - Boise, ID 83702
  - Participating Lender Certification - CHFA Form 019-1101

### CHFA DAP CLOSING DOCUMENTS (if applicable)

- Original Executed Commitment Letter - (CHFA)
- Original DAP Note (Copy to CHFA - DAP subord. financing)
- Original DAP Deed (within 90 days of closing)
- DAP Loan Estimate (LE)
- DAP Closing Disclosure (CD)
- Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of HmLnServ 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 Stmtnt 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 (NÖV) or Master Certificate of Eligibility

#### USDA-RD Documents (if applicable)

- Form 1980-19 Guaranteed Lm 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**