NEW Master Servicer Orientation
Idaho Housing’s Speakers

Susan Semba
Vice President
Homeownership Lending

Cindy Bengal
Business Development Officer

Greg Blake
Director of Information Technology
TODAY’S AGENDA

• Introductions
• Timeline
• Who is Idaho Housing and Finance
• Benefits
• Processes
• General Requirements
• Lender Connection demo/instructions
• Contacts/Questions
TIMELINE

• Bulletin #77 (revision)
• Contracts due 1/31/15
• Reservations issued on or after 1/2/15
Where is Idaho?

Boise, Idaho
Idaho is a Housing Finance Authority

Idaho Housing understands the specialized needs of servicing loans for first-time homeowners and the product offerings of HFA’s.

We understand that great effort is taken to create a new homeowner and that great effort is sometimes needed to preserve homeownership.
Who is Idaho Housing and Finance

- Over $4 billion in tax-exempt mortgage revenue bond issues
- Over $2 billion in loans sold through traditional secondary mortgage markets
- Approved seller/servicer of GNMA, FNMA, FHLMC
Who is Idaho Housing and Finance

- $830 million in loan sales for 2014
- We work with over 300 participating lenders in our own home lending program
- We share a common mission of providing homeownership
Who is Idaho Housing and Finance
Who is Idaho Housing and Finance

- Customer service is provided by a staff of 55 professionals
- We provide multiple language services
  - Spanish speaking customer service staff
  - Interpreter services to communicate in any language
- Customer service satisfaction scores ratings in the excellent category
- All new borrowers are provided a welcome packet explaining the entire home loan experience
Who is Idaho Housing and Finance

Master servicing cooperative partnership for these states
1. Upload Closed Loan Packet and 1003 file in Lender Connection
2. Fill in Lender Connection Fields
3. Mail Original Note or Mortgage to Idaho Housing

Idaho will Notify Lender with any purchase Conditions
Conditions Cleared
Loan Purchased by Idaho

Print Purchase Statement
Money wired to Lender

CHFA Reviews Loan Compliance Packet
Loan CHFA Compliance Approved
Idaho will Review Loan for Purchase

CHFA Process
Idaho Housing and Finance Purchase Process
Loan Purchased

CHIF “DAP” Purchase Process
DAP Loans Fax 066 to CHFA
CHFA Funds the Lender
Lender Sends DAP Closed Loan Package to CHIF
HFA PREFERRED WITH IHFA

- 640 minimum credit score
- 680 minimum credit score LTV 95.1 - 97%
- Condos – max LTV 95% (Applicants purchasing FNMA eligible condominium units with 95% LTV will be eligible to apply for DAP at 5% for downpayment plus closing costs, if applicable.)
- 97% LTV conventional loans with only 18% MI coverage (HFA Preferred)
- .25% Adverse Market Fee
HFA PREFERRED WITH IHFA
Changes

- $300 funding fee will be eliminated
- Tax service fee will be $59
Government Loans with IHFA (FHA/VA/RD)

• 640 Minimum credit score
• Total DTI 45% (with DAP 43%)
BENEFITS *(ALL LOANS)*

- Electronic submission of loan files will be available *(all loans)*
- Quick turnaround for purchase
- Files do not need to be underwritten by Idaho
CHFA PROCESS

• No changes to CHFA loan closing process
• Idaho’s process begins after loan closing
CHECKLIST

• Send Idaho checklist with post-closing package

• Idaho’s checklist is on Lender Connection, Allregs, and CHFA’s web site

• Follow checklist and stacking order
Idaho Housing and Finance Association Checklist for Connecticut Housing Finance Authority

Loan # ____________________  Borrower Name ____________________
Lender Contact ____________________  Lender Contact Phone# ____________________
Lender Contact Email ____________________

- Final 1003.FNM uploaded in “Lender Connection” web portal.
- “Lender Connection” loan information completed online.
- Documents delivered electronically in “Lender Connection” web portal.
- Original FINAL documents mailed to Idaho Housing and Finance Association, 565 W. Myrtle, Boise, ID 83702.

[ ] IHFA Lender Checklist (this document)
[ ] Original Note endorsed to Idaho Housing and Finance Association
[ ] Copy of the recorded First Mortgage/Deed of Trust with all applicable riders
[ ] Copy of Assignment of Mortgage to:
  - Idaho Housing and Finance Association, P.O. Box 7899, Boise, ID 83707 (if not utilizing MERS)
[ ] Copy of any subordinate financing documents/down payment assistance documents
[ ] Final HUD-1 for both buyer and seller, fully executed
[ ] Initial Escrow Account Disclosure
[ ] Final Truth-in Lending Disclosure
[ ] Goodbye Letter notifying borrower of IHFA’s Loan Number, payment amount and new servicer Information (Idaho Housing and Finance Association, P.O. Box 7899, Boise, ID 83707)
[ ] 4506T and results if applicable
[ ] Preliminary Title report with 12 month chain of title & property tax information
[ ] Recorded Intent to Declare Manufactured Housing as Real Property, if applicable
[ ] Hazard Insurance Binder showing IHFA as Mortgagee, IHFA Loan #. Max deductible less of 2%/ $2500
[ ] Condo Master insurance binder
[ ] Condo Hazard Insurance Binder, “walls in” required to be escrowed
[ ] Additional Documentation as requested by the IHFA

*Signed by Lender & (if applicable) IHFA; signed Date ____________________
Flood Hazard Determination, must be assigned to IHFA

Flood Hazard Insurance Binder, if applicable – MAXIMUM DEDUCTIBLE OF $5000

RD Conditional Commitment & Loan Note Guarantee 1980-18, if applicable

RD Guaranteed Loan Closing Report 1980-19

RD Request for Single Family Housing Loan Guaranty 1980-21

PMI Certificate and Activation notice w/PMI termination and cancellation disclosure, if applicable

Complete program disclosures including the initial Good Faith Estimate and TIL

Fully executed FHA disclosures if applicable

IHFA Certificate of Accelerated Delivery form 1040

USPS Address verification, (http://zip4.usps.com/zip4/) must match Note, Deed of Trust, Final 1003 Application, AUS Findings and Flood Certificate.

Loan Underwriting Transmittal Summary (FHA, Conventional & VA)

AUS findings (DU, LP, GUS etc)

FINAL 1003 application, fully executed

Final FHA/VA Addendum 92900a, if applicable

Initial 1003 application

Initial FHA/VA Addendum 92900a, if applicable

INS Card, if applicable

VA Certificate of Eligibility, if applicable

Bankruptcy papers, if applicable

Signed and dated credit explanation

Signed and dated inquiry letter

Divorce decree and/or child support order, if applicable

Tri-merge credit report, If borrowers are unmarried separate credit reports and 1003’s are required.

Non-purchasing spouse credit report, if applicable.

Written VOE for each borrower’s current employment.

Current paystubs & most recent two years W-2s (if self-employed, commissioned or employed by family member, 2 years tax returns, signed and dated by borrowers).

If married sole and separate, income documentation for non-purchasing spouse is required, if applicable.
Divorce decree and/or child support order, if applicable

Tri-merge credit report, If borrowers are unmarried separate credit reports and 1003’s are required.

Non-purchasing spouse credit report, if applicable.

Written VOE for each borrower’s current employment.

Current paystubs & most recent two years W-2s (if self-employed, commissioned or employed by family member, 2 years tax returns, signed and dated by borrowers).

If married sole and separate, income documentation for non-purchasing spouse is required, if applicable

Most recent monthly asset statements for all checking/savings or retirement accounts used in qualifying.

Gift Letter, fully executed If applicable

Evidence gift funds transferred from donor to borrower (not required at initial submission)

Home Buyer Education Certificate, if applicable

Fully executed FHA Amendatory Clause & Real Estate Certification, signed and dated by all parties, if applicable.

Copy of earnest money check

Fully executed purchase contract with all addenda and counter offers, (include legible copy).

Engineers Certification of the foundation, required for all Manufactured Homes

FHA Case # assignment, if applicable

Well, septic inspections, if applicable

New Construction exhibits, if applicable

FHA Conditional Commitment or VA NOV

Appraisal Report
IDAHO HOUSING PROCESS

• Loan package to IHFA:
• File uploaded via Lender Connection
• Original Note and Mortgage Deed sent to:
  Idaho Housing and Finance Association
  565 West Myrtle Street
  Boise, ID 83702-7675
  203-331-4883
GENERAL REQUIREMENTS

• Follow up docs/conditions uploaded through Lender Connection (PDF format)
• Paper is still an option
• Accelerated Delivery Program (ADP)
  • Access on Lender Connection
  • First two pages only (do not need all five)
  • Used for trailing docs
  • Trailing docs due within 90 days of closing
# Certificate of Accelerated Delivery

**INSTRUCTIONS**
1. Complete all information through Lender signature.
2. Retain Lender Copy.
3. Include IHFA Form 1040 with mortgage loan purchase file when submitting the file to IHFA for purchase approval.
4. When remitting documents to IHFA, include Lender Copy as a transmittal letter to properly ensure routing of documents.

<table>
<thead>
<tr>
<th>Note</th>
<th>DO NOT SEND DOCUMENTATION WITHOUT A COPY OF THIS CERTIFICATE OF ACCELERATED DELIVERY FORM</th>
<th>Note</th>
</tr>
</thead>
</table>

**Mortgage Identification Information**

- **Borrower Name**
- **Property Address, City, State, Zip**
- **IHFA Loan No.**

**Date of Deed of Trust Note**

**Original Loan Balance**

### Documents to be delivered at a later date

- Original ALTA Title Insurance Policy and Required Endorsements
- Original Recorded Assignment
- USDA-RD Loan Note Guarantee Cert.
- Original Recorded Deed of Trust with Tax Exempt Financing Rider and Recapture Notice
- Original Recorded Down Payment Assistance Deed of Trust
- FHA Mortgage Insurance
- VA Loan Guarantee Certificate
- P & I First Payment Date
- Maturity Date
- Other, specify:
Pay to the order of
Idaho Housing and Finance Association
(no Ampersand signs, must spell out “And”)
Without Recourse
Lender Name
__________________________
(signature)
Signatory’s typed name, Title
GENERAL REQUIREMENTS – ALLONGES

✓ Borrower’s Name (exact match to Note)
✓ Property Address (exact match to Note)
✓ Note/Loan Amount
✓ Note Date (no closing date if different)
✓ Mortgagee holder name on Note must be an exact match to the endorsement
GENERAL REQUIREMENTS – ALLONGES

✓ Pay to the Order of Idaho Housing and Finance Association
✓ *(No Ampersand sign)*
✓ Without Recourse
✓ Company Name as it appears on the Note
✓ Signature Line
✓ Signatory’s Typed Name
✓ Signatory’s Title
GENERAL REQUIREMENTS

• Loan purchase within 15 days of first payment due date
  • First payment will be netted out of purchase amount (P&I only)
  • Lender retains first payment
  • Purchase statement will account for the monthly escrow
GENERAL REQUIREMENTS – ASSIGNMENT

• Assignment of Mortgage must be assigned to: Idaho Housing and Finance Association P.O. Box 7899 Boise, ID 83707

• or MERS: IHFA #1009670
GENERAL REQUIREMENTS – TRAILING DOCUMENTS

• Trailing Documents
  • **Original** recorded Mortgage Deed
  • **Final** Title Insurance Policy
  • MIC, RDLNG, LGC *(if applicable)*
YOUR IDAHO CONTACTS

MARK SUDERMAN
Loan Acquisition Lead
(208) 331-4870
marks@ihfa.org

ANGIE FRENCH
Contracts
(208) 331-4840
angief@ihfa.org

ANNIE SMITH
Lender Liaison
(208) 331-4813
annies@ihfa.org

Send questions through:
resloan@ihfa.org
REMINDERS

Please submit the following to Idaho and provide a copy to CHFA:
Idaho Housing and Finance
Attn: Angie French, PO Box 7899, Boise, ID 83707

1) Executed Mortgage Purchase Contract
2) Lender’s most recent Audited Financial Statement
3) Fidelity Insurance Bond Policy
4) Errors and Omissions Insurance Policy
5) Quality Control Plan
6) Resumes of Principal Operating Officers
7) Evidence of License in Connecticut, if applicable, or Articles of Incorporation
8) Signed and dated W9
9) Wiring Instructions
10) Lender Contact Sheet
LENDER CONNECTION DEMO

• *Lender Connection* is Idaho’s document submission web portal
LENDER CONNECTION

• After your Lender contracts are signed and returned, we will send you an admin account link
• Annie Smith will contact you and help you get setup
• You can setup your staff and branch offices
LENDER CONNECTION

How to Access

• https://www.lenderct.com

• Links will be on CHFA.ORG website

• Secure Login HTTPS://
Homeownership

Overview

The Connecticut Housing Finance Authority (CHFA) is committed to assisting Connecticut individuals and families achieve and sustain their dream of homeownership for a lifetime. To that end, we offer a variety of competitive mortgage programs, designed especially for first-time homebuyers, as well as loan programs designed for homeowners facing financial hardship. In partnership with HUD-approved housing counseling agencies throughout the state, we provide free education and counseling services for homeowners in crisis as well.

CHFA also values its relationship with over 100 approved Participating Lenders statewide. We provide extensive training and support services for any lender that wishes to become our business partner in making affordable mortgages available to eligible Connecticut residents. Through this collaborative approach, CHFA continues to deliver on its promise of housing solutions that meet the needs of Connecticut families.
Home

To log in to Lender Connection, enter your User Name and Password below, then click the Log In button.

User Name:
artvandelay@funnycreeklending.com

Password:

CHFA is committed to assisting Connecticut individuals and families achieve and sustain their dream of homeownership for a lifetime. To that end, we offer a variety of competitive mortgage programs, designed especially for first-time homebuyers, as well as loan programs designed for homeowners facing financial hardship. In partnership with HUD-approved housing counseling agencies throughout the state, we provide free education and counseling services for homeowners in crisis as well. CHFA also values its relationship with over 100 approved Participating Lenders statewide. We provide extensive training and support services for any lender that wishes to become our business partner in making affordable mortgages available to eligible Connecticut residents. Through this collaborative approach, CHFA continues to deliver on its promise of advancing homeownership responsibly throughout Connecticut while adapting its products and services to the changing needs of Connecticut’s diverse neighborhoods and communities.
LENDER CONNECTION

Main Menu

- Link to Rates Sheet
- Operating Manual, News, Calendar, FAQ, Allregs
- Checklist, ADP, and Forms
- Navigation
Connecticut Housing Finance Authority

Homeownership

Are you in the market to purchase a home? Browse here to learn about CHFA’s affordable mortgage programs, tools and resources for homebuyers, and homeowners.

Foreclosure Prevention for Homeowners

CHFA has programs for homeowners at risk of losing their homes, including the Emergency Mortgage Assistance Program (EMAP) and free counseling services. Please note that borrowers with FHA loans are not eligible to apply for EMAP loans. If you have questions about the EMAP Program, please CHFA’s Call Center 888-571-3500 or 1-877-571-CHFA (toll free).

Homebuyer Mortgage Program Interest Rates

Currently, the Homebuyer Mortgage Program is providing mortgages at the following rates:

Government Insured Interest rate: 2.875% **(APR range 2.975% - 3.375%)
Non-Government Insured Interest rate: 3.250% **(APR range 3.350% - 3.750%)

Fees: Additional fees may apply. Term: 30 years, fixed rate
** Please note, this rate is subject to change and additional fees may apply.

*For more information, please visit the CHFA website.
LENDER CONNECTION
Administrative Features

• Contact Page
• Account User Manager
• Reset Passwords
• Send Login Instruction
• Receive “Notify” Emails
# Primary Contact

- **Contact Name:**
- **Contact Title:**
- **Phone Number:** (317) 863-5100
- **Fax:**
- **Email Address:** larry.fiore@stonegatemtg.com
- **Address:**
  - 9190 PRIORITY WAY W. DRIVE
  - SUITE 300
  - INDIANAPOLIS, IN 46240

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<table>
<thead>
<tr>
<th>Organization Name: STONEGATE MORTGAGE CORPORATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Originator Company Identifier:</td>
</tr>
<tr>
<td>Toll Free Phone Number:</td>
</tr>
<tr>
<td>Employer Identification Number (EIN) / TIN:</td>
</tr>
<tr>
<td>Legal Name: STONEGATE MORTGAGE CORPORATION</td>
</tr>
</tbody>
</table>

---

**ADP Contact**

- **Contact Name:**
- **Contact Title:**
- **Phone Number:**
- **Fax:**
- **Email Address:**
- **Address:**
  - 9190 PRIORITY WAY W. DRIVE
  - SUITE 300
  - INDIANAPOLIS, IN 46240

---

**Commands**
Administration : Account User Manager

Search For: [ ] [ ] Sort By: [User Name] [A to Z] Go...

(Search by User Name, Email Address, First Name, Last Name or Loan Originator Identifier)

Total Number of Users: 2

<table>
<thead>
<tr>
<th>User Name</th>
<th>Contact Information</th>
<th>Commands</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:lc_ext_admin@hfha.org">lc_ext_admin@hfha.org</a></td>
<td>Email Address: <a href="mailto:bruc@hfha.org">bruc@hfha.org</a></td>
<td>Email Login Instructions...</td>
</tr>
<tr>
<td>Last Login (GMT): 01/02/2015 10:41:42 PM</td>
<td>First Name: Linda</td>
<td>Reset And Email Password...</td>
</tr>
<tr>
<td>Is Admin User? Yes (Admins can create other users)</td>
<td>Last Name: Iboss</td>
<td>Delete User...</td>
</tr>
<tr>
<td>Is Account Closed? No</td>
<td>Phone Number: (208) 331-4095</td>
<td></td>
</tr>
<tr>
<td>Is User Locked Out? No</td>
<td>Extension: 4094</td>
<td></td>
</tr>
<tr>
<td>Fax Number: (208) 595-1212</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Connecticut Housing Finance Authority Lender Connection Login Instructions

Listed below are the instructions for logging in to Connecticut Housing Finance Authority Lender Connection.

To log in:

1) Click here [https://www.lenderct.com/](https://www.lenderct.com/)
2) Enter your user name (lc_ext_user@ihfa.org) in the "User Name" field
3) Enter your password in the "Password" field (your password will arrive in a separate email)
4) Click the "Log In" button

Thank you,
HomeLoanServ

Lender Connection is an Idaho Housing and Finance Association Service
©IHFA All Rights Reserved
Manage Your Lender Connection Loans
<table>
<thead>
<tr>
<th>User Name</th>
<th>Contact Information</th>
<th>Commands</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:lc_ext_admin@ihfa.org">lc_ext_admin@ihfa.org</a></td>
<td>Email Address: <a href="mailto:brucos@ihfa.org">brucos@ihfa.org</a></td>
<td>Edit User</td>
</tr>
<tr>
<td></td>
<td>First Name: Linda</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Last Name: Isbass</td>
<td>Email Login Instructions...</td>
</tr>
<tr>
<td></td>
<td>Phone Number: (208) 331-4895</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Extension: 4594</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fax Number: (208) 555-1212</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reset And Email Password...</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Number of Users: 2
Connecticut Housing Finance Authority

Lender Connection

Password Recovery
Listed below is your temporary password for the Lender Connection web portal. Please log in to Lender Connection with your email address as your "User Name".

Your new password is (copy and paste the password into the "Password" box):

#h8%3b%b6

Once logged in, please change your temporary password with the "Change Your Password" link on the footer of the homepage.

Thank you,
HomeLoanServ

Lender Connection is an Idaho Housing and Finance Association Service
©IHFA All Rights Reserved
Manage Your Lender Connection Loans
LENDER CONNECTION

Edit the Loan Reservation

- Find the Loan Reservation
- Print the Loan Reservation
<table>
<thead>
<tr>
<th>Loan Information</th>
<th>Borrower Information / Key Dates</th>
<th>Commands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Number: 901476665</td>
<td>Borrower: DEANNE LAST NAME</td>
<td>Print Reservation</td>
</tr>
<tr>
<td>Assigned To: Unassigned</td>
<td>Co-Borrower: LAST NAME COBorrower</td>
<td></td>
</tr>
<tr>
<td>Status: COMPLIANCE APPROVED</td>
<td>Property Address: 7646 ABC STREET MANCHESTER CT 03420000</td>
<td></td>
</tr>
<tr>
<td>Loan Product: Regular Home Buyer Program</td>
<td>Lock Date: 11/03/2014</td>
<td></td>
</tr>
<tr>
<td>Loan Amount: $147,184.00</td>
<td>Expiration Date: 12/18/2014</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Compliance Approved Date: 12/18/2014</td>
<td></td>
</tr>
</tbody>
</table>
CHFA LOAN RESERVATION FOR LOAN NUMBER 901476465

Application Date: 11/03/2014  Lock Date: 11/03/2014  Expiration Date: 12/18/2014
Borrower: DEANNE M LAST NAME  Co-Borrower: LAST NAME COBORROWER

RESERVATION SETTINGS
Loan Product: Regular Home Buyer Program
Lender: STONEGATE MORTGAGE CORPORATION
Reservation Status: COMPLIANCE APPROVED
Purchaser: UNASSIGNED

LOAN INFORMATION
Loan Purpose: PURCHASE
Loan Type:
Interest Rate: 3.125% 30 YEARS
(Rates and amounts are subject to change without notice)

Loan Amounts
Loan Amount: $147,184.00
Sale Price: $149,900.00
Principal And Interest (P & I): $0.00

Applied Fees
NONE

Reservation Dates
Purchase Date:
Clear to Purchase Date:
Estimated Closing Date: 00/00/0000
Lock Expiration Date: 12/18/2014
First Payment Date:
Note Date:
Compliance Approved Date: 12/18/2014

Loan Package Dates
Note Received Date:
Loan Package Received Date:
Loan Package Reviewed Date:
LENDER CONNECTION
Document Delivery

• Upload Closed Loan Packet and Note (PDF format)
• Upload Conditions (PDF format)
• Remember - Send Original Note (UPS, FEDEX, Mail,)

Idaho Housing and Finance Association
Connecticut Housing Finance Authority
Loan Number: 001476465
Assigned To: Unassigned
Status: COMPLIANCE APPROVED
Loan Product: Regular Home Buyer Program
Loan Amount: $147,184.00

Borrower: DEANNE LAST NAME
Co-Borrower: LAST NAME COBORROWER
Property Address:
7466 ABC STREET
MANCHESTER CT 06420000

Lock Date: 11/03/2014
Expiration Date: 12/19/2014
Compliance Approved Date: 12/18/2014

Edit Reservation / Upload 1003 File
Print Reservation
Upload Loan Documents

9 Loan Document(s) Uploaded
UPLOAD A DOCUMENT FOR LOAN NUMBER 901476465

Application Date: 11/03/2014  Look Date: 11/03/2014  Expiration Date: 12/19/2014

Borrower: DEANNE M LAST NAME  Co-Borrower: LAST NAME COBORROWER

Upload a Loan Document

Upload a Loan Document (e.g., a completed Loan Packet) for this Reservation by selecting the document from your computer using the Browse or Choose File button, then clicking the Upload button.

Select a Document Type: *

- Loan Package
- Follow Up Documents

Receipt Email

Subject

Message

Document to Upload: * [Browse...]

File Size Limit: 100MB  Valid File Type(s): *.pdf

Upload
LENDER CONNECTION

Edit the Loan Reservation

- Upload the FNMA 1003 (3.2) file
- Complete the Fields for Loan Purchase
- Review and Verify Correct Information Entered
- Submit for Purchase
- Check for Conditions
EDIT RESERVATION FOR LOAN NUMBER 901476465

Application Date: 11/03/2014   Lock Date: 11/03/2014   Expiration Date: 12/18/2014

Borrower: DEANNE M LAST NAME   Co-Borrower: LAST NAME COBORROWER

UPLOAD 1003 FILE

Connecticut Lender 1003 Upload: * [Browser...]
File Size Limit: 100MB Valid File Types: *.frm, *.dat

Upload

RESERVATION SETTINGS

Loan Product: * Regular Home Buyer Program
Lender: * STONEGATE MORTGAGE CORPORATION (LENDER)
**LOAN INFORMATION**

*Loan Purpose:* Regular Home Buyer Program

*Loan Type:* 

*(NOTE: Changing the Loan Type will automatically be saved and refresh the page, save your changes before changing the Loan Type)*

*Interest Rate:* 3.125% 30 Years  
*(Rates and amounts are subject to change without notice)*

**Loan Amounts**

*Loan Amount:* $147,184.00

*Sale Price:* $149,900.00

*Principal And Interest (P & I):* 

*(Leave Principal And Interest blank to have this value calculated)*

**Applied Fees**

*NONE*

**Reservation Dates**

*First Payment Date (E.g., 01/01/2015):*  

*Note Date (E.g., 01/02/2015):*

*Compliance Approved Date: 12/18/2014*

**Loan Package Dates**

*Note Received Date:*

*Loan Package Received Date:*

**Mortgage Identification Number (MIN)**

*Mortgage Identification Number (MIN):*  

*Is MER5 the Original Mortgagee?*  

*Yes*
CONTACT INFORMATION

Full Name: * 
Phone Number: * (317) 663-5100 Extension: 
Fax Number: (___) _____ 
Email Address: *

Loan Originator Information

Individual NMLS #: * Company NMLS #: *

BORROWER INFORMATION

Borrower

First Name: DEANNE 
Middle Name: 
Last Name: * LAST NAME 
Home Phone Number: (___) _____
Work Phone Number: (___) _____
Social Security Number: * 000-20-1628 
Birth Date (E.G., 01/02/2015): 02/01/1965 
Ethnic Group: * NOT HISPANIC OR LATINO

Race: (Choose all applicable)
- American Indian/Alaska Native
- Asian
- Black/African American
- 

Co-Borrower

First Name: 
Middle Name: 
Last Name: * LAST NAME COBORRO 
Home Phone Number: (___) _____
Work Phone Number: (___) _____
Social Security Number: * 000-15-5286 
Birth Date (E.G., 01/02/2015): 01/01/0001 
Ethnic Group: * INFO NOT PROVIDED

Race: (Choose all applicable)
- American Indian/Alaska Native
- Asian
- Black/African American
Primary Language: *Unknown

Citizenship: *NonPermanent Resident Alien

Marital Status: ○ Married ○ Unmarried

Gender: ○ Male ○ Female

Occupation: ○

Borrower Has Taken Home Buyer Education: ○ Yes ○ No

Borrower is a First Time Home Buyer: ○ Yes ○ No

Annual Gross Income: $48301.32

Credit Score:

Credit Repository: *non-traditional credit

Borrower Has a Gift Letter: ○ Yes ○ No

Co-Borrower Has Taken Home Buyer Education: ○ Yes ○ No

Co-Borrower is a First Time Home Buyer: ○ Yes ○ No

Annual Gross Income: $0.00

Credit Score:

Credit Repository: *non-traditional credit

Household Information

Head Of Household's Gender: ○ Male ○ Female

Total Number of Family Members: 1

Total Number of Adult Family Members: 1

Total Number of Dependents: 0

Payment to Income Ratio: 0.00

Black/African American

Information not provided

Native Hawaiian/Pacific Islander

Not applicable

White
**PROPERTY INFORMATION**

**Property Address**

Address: 7645 ABC STREET

Apartment Number, P.O. Box, Instructions, Etc.: 

City, State Zip Code (County): Select City, State Zip Code

MANCHESTER, 50420 is the City and Zip Code in the Reservation. Could not find a matching City, State Zip Code (County). Please contact us to add the City, State Zip Code (County) to the list

Census Tract: 514102

**Property Information**

Dwelling Type: 

Construction Type: 

Construction Methods: 

Attachment Type: 

Square Feet: 0

Number of Bedrooms: 3

Number of Bathrooms: 0

Urban or Rural: Urban

**Appraiser Information**

Appraisal Value: $150000.00

Appraisal Type: Automated Valuation Tool

Appraisal Date (E.g., 01/02/2019): 

Appraiser's State License Number:
EDIT RESERVATION FOR LOAN NUMBER 901476465

Application Date: 11/03/2014  Lock Date: 11/03/2014  Expiration Date: 12/18/2014

Borrower: DEANNE M LAST NAME  Co-Borrower: LAST NAME COBORROWER

PLEASE CORRECT THE FOLLOWING TO CONTINUE:

LOAN INFORMATION >> Loan Type >> Loan Type is Required Jump to
LOAN INFORMATION >> Reservation Dates >> First Payment Date is Required Jump to
LOAN INFORMATION >> Reservation Dates >> Note Date is Required Jump to
CONTACT INFORMATION >> Reservation Contact Information >> Full Name is Required Jump to
CONTACT INFORMATION >> Reservation Contact Information >> Email Address is Required Jump to
LOAN INFORMATION >> Loan Originator Information >> Loan Originator Identifier is Required Jump to
LOAN INFORMATION >> Loan Originator Information >> Loan Originator Company Identifier is Required Jump to
BORROWER INFORMATION >> Borrower >> Occupation is Required Jump to
BORROWER INFORMATION >> Borrower >> Credit Score is Required Jump to
PROPERTY INFORMATION >> Property Address >> City, State Zip Code is Required Jump to
PROPERTY INFORMATION >> Property Information >> Dwelling Type is Required Jump to
PROPERTY INFORMATION >> Property Information >> Construction Method is Required Jump to
PROPERTY INFORMATION >> Property Information >> Attachment Type is Required Jump to
BORROWER INFORMATION >> Co-Borrower >> First Name is Required Jump to
BORROWER INFORMATION >> Co-Borrower >> Occupation is Required Jump to
BORROWER INFORMATION >> Co-Borrower >> Credit Score is Required Jump to

UPLOAD 1003 FILE

Connecticut Lender 1003 Upload: *
LENDER CONNECTION

Print Purchase Statement

• After Loan is Purchased…
• Print Purchase Statement
<table>
<thead>
<tr>
<th>Loan Information</th>
<th>Borrower(s)</th>
<th>Commands</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Product:</strong> FHA/VA/RD 30YR LOAN</td>
<td><strong>Borrower:</strong> L</td>
<td><strong>Print</strong></td>
</tr>
<tr>
<td><strong>Loan Number:</strong></td>
<td><strong>Co-Borrower:</strong> S</td>
<td></td>
</tr>
<tr>
<td><strong>Purchase Date:</strong> 01/02/2015</td>
<td><strong>Property Address:</strong> 50 E</td>
<td></td>
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<tr>
<td><strong>Loan Product:</strong> FIRST FHA</td>
<td><strong>Borrower:</strong> SH</td>
<td><strong>Print</strong></td>
</tr>
<tr>
<td><strong>Loan Number:</strong></td>
<td><strong>Property Address:</strong> 300 E</td>
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<tr>
<td>(Secondary Loan Number:</td>
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<td><strong>Purchase Date:</strong> 01/02/2015</td>
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<td><strong>Loan Product:</strong> CONVENTIONAL</td>
<td><strong>Borrower:</strong> SH</td>
<td><strong>Print</strong></td>
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<tr>
<td><strong>Loan Number:</strong></td>
<td><strong>Property Address:</strong> 211 N 3RD ST</td>
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<td><strong>Purchase Date:</strong> 01/02/2015</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Purchase Statement

Lender:  Mortgage Company

Borrower Name:

Purchase Date: 01/02/2015  Loan Number:  
Note Amnt: $222,687.00  
Monthly P & I: $999.96  
Interest Rate: 3.500

1st Payment Due IHFA: 02/01/2015  Buydown % (if any): 0.000

Purchase Amount: $222,687.00
Interim Interest: $21.65
Initial Escrow Deposit: ($437.16)
Lender Premium: $0.00
Lender Premium Adjustment: $0.00
Original Buydown Amount: $0.00
Discount Amount: $0.00
Premium Pricing Points: $0.00
LENDER CONNECTION

Manage Your Account

- Change Password
- Contact Us
Use the Change Your Password form below to change your password. Your New Password must follow these rules:

- Must be at least 7 characters long
- Must contain at least 1 special character (e.g., ! # $ % &)
- An example password is %123Qb3d2

**Change Your Password**

- **Old Password:**
- **New Password:**
- **Confirm New Password:**
To contact our friendly customer service with any Lender Connection or loan origination questions, please send us an email or call us using the information provided below.

Our hours of operation are Monday - Friday 8:00 AM - 5:00 PM Mountain Time. We are closed on certain holidays.
BORROWER CONNECTION

- Home Loan Serv
- Homebuyers Portal
- Pay Mortgage
- Get Tax Statements
- Payment History
- FAQ
To log in to Borrower Connection please enter your User Name and Password below, then click the Log In button.

User Name: (probably your email address)

Recover User Name

Password: (12 to 40 characters long and must contain at least 1 special character $ @ % # &)

Resend Password
Questions ?