

Loan Delivery to IHFA

- ▶ Documents sent to Idaho Housing and Finance Association (IHFA)
 - **Loan file uploaded through Lender Connection**
 - **Original Note sent to:**
 - Idaho Housing and Finance Association
 - 565 W. Myrtle Street
 - Boise, ID 83702
 - **Follow Up Docs/Conditions**
 - Upload through Lender Connection

Loan File Upload

- ▶ Log in to Lender Connection
 - www.lenderct.com

The screenshot shows the Lender Connection website. At the top left is the Connecticut Housing Finance Authority logo with the tagline "The Key To Affordable Housing". At the top right is a "Log In" link and a "LENDER CONNECTION" button with a double-headed arrow icon. Below the header is a blue navigation bar with a "Home" link. The main content area features a large image of a modern building interior with a glass railing and orange chairs. Below the image is a login form with the following text: "To log in to Lender Connection please enter your User Name and Password below, then click the Log In button." The form has two input fields: "User Name:" and "Password:". Below the form is a "Log In" button and a "Recover Password" link. To the right of the form is a section titled "Homeownership" with an "Overview" sub-heading. The text describes CHFA's commitment to assisting Connecticut individuals and families achieve and sustain their dream of homeownership for a lifetime. It mentions offering competitive mortgage programs, HUD-approved housing counseling agencies, and free education and counseling services. It also states that CHFA values its relationship with over 100 approved Participating Lenders statewide and provides extensive training and support services. To the right of the text is a small image of a woman holding a model house. At the bottom right of the screenshot is the Idaho Housing and Finance Association logo.

CHFA/IHFA Loan Delivery Checklist

Home page of Lender Connection



Home	Administration	Loans	Reports
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Change Your Password
Contact Us
Terms of Use
Privacy Policy
Site Map
Log Out

Home

for Lenders

- Lender Guide - Getting Started
- Tools and Assessments
- Lender Calendar
- Loan Reservation System
- Frequently Asked Questions
- Lender Tools, Calculators and Look-ups
- Lender Document Library
- Policies and Procedures
- Download Conv Checklist (PDF)**
- Download Govt Checklist (PDF)
- Download ADP Form (PDF)
- IHFA Certificate Of Accelerated Delivery (PDF)

Current Interest Rates

Homebuyer Mortgage Programs

Overview

The Connecticut Housing Finance Authority (CHFA) offers a prior homeowners intending to purchase homes in areas far

CHFA also offers special loan programs that assist renters v the communities where they work.

Product	Details
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Loan File Upload

Enter last name or IHFA loan number in “Search For” box

Loans : Reservations

Search For:

Filter By:  Loans With Conditions Only

Sort By: [Go...](#) [Clear Search](#)

Select “Upload Documents”

Loan Information	Borrower Information / Key Dates	Actions
Loan Number: <input type="text"/>	Borrower: <input type="text"/>	
Lender: <input type="text"/>	Property Address: <input type="text"/>	Edit Reservation / Upload 1003
Assigned To: Unassigned	Reservation Date: 06/20/2017	Upload Documents (2 Uploaded)
Status: COMPLIANCE APPROVED	Expiration Date: 06/19/2017	View Conditions
Loan Product: Regular Home Buyer Program	Compliance Approved Date: 07/03/2017	 Print Reservation
Loan Amount: <input type="text"/>	Note Received Date: 07/06/2017	
	Loan Package Received Date: 06/29/2017	
	Purchased Date:	

Loan File Upload

- ▶ Select Lender Loan Package
- ▶ Browse for your package and select
- ▶ Click “*Upload*”

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: *

- Lender Loan Package
- Follow Up Document
- QC Follow Up Doc
- Post Purchase Document (e.g., ADP/Trailing/Cond.)

Receipt Email

Subject

Message

Document to Upload: * Browse...

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

Upload

Uploaded Loan Documents

Your upload should show here



**Idaho Housing
and Finance**
Association

Note Delivery

▶ Original Note Delivered to:

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

**Overnight -
Trackable Delivery**



Note Endorsement

Pay to the order of
Idaho Housing and Finance Association
Without Recourse
Lender Name

(must match the Note exactly)

_____ (signature)

Signatory's typed name, Title

Allonge

Borrower's Name (*exact match to Note*)

Property Address (*exact match to Note*)

Note/Loan Amount

Note Date (*no closing date or preparation date if different, just one date*)

Pay to the Order of Idaho Housing and Finance Association

Without Recourse

Company Name as it appears on the Note (*must match Note exactly*)

Signature Line

Signatory's Typed Name

Signatory's Title

Condition Screen

Deliver conditions in the same screen as the loan file delivery

UPLOAD DOCUMENTS FOR LOAN NUMBER [REDACTED]

Lender's Loan Number [REDACTED]

OnBase Documents (3 Uploaded)

Application Date: 12/11/2015 Reservation Date: 12/11/2015 Expiration Date: 05/09/2016

Borrower [REDACTED] Co-Borrower: [REDACTED]

Conditions

Condition Date	Severity	Condition
02/17/2016		Riders: Identification boxes on Deed of Trust must match riders included (not included, no boxes checked).
02/18/2016		A corrected Flood Determination to reflect Idaho Housing and Finance Association (IHFA) as lender and IHFA loan #.
03/30/2016		Current Payment history for this Mortgage

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Select a Document Type: *

- Lender Loan Package
- Follow Up Document
- QC Follow Up Doc
- Post Purchase Document (e.g., ADP/Trailing/Cond.)

Receipt Email [REDACTED]

Subject [REDACTED]

Message [REDACTED]

Document to Upload: * [REDACTED] Browse...
File Size Limit: 100MB Valid File Type(s): *.pdf

Upload

Uploaded Loan Documents

[REDACTED] package.pdf: Archived (file not available for download)

Uploaded: 1/28/2016 10:00:00 AM

Uploaded By: [REDACTED]

Document Type: Lender Loan Package

Trailing Documents

- ▶ Original recorded documents delivered within 90 days of loan purchase
- ▶ Final Title Policy can be uploaded to Lender Connection – *Preferred*
- ▶ Loan Note Guarantee (RD), Loan Guarantee Certificate (VA), Mortgage Insurance Certificate (FHA) can be uploaded to Lender Connection - *Preferred*

Trailing Documents Considerations

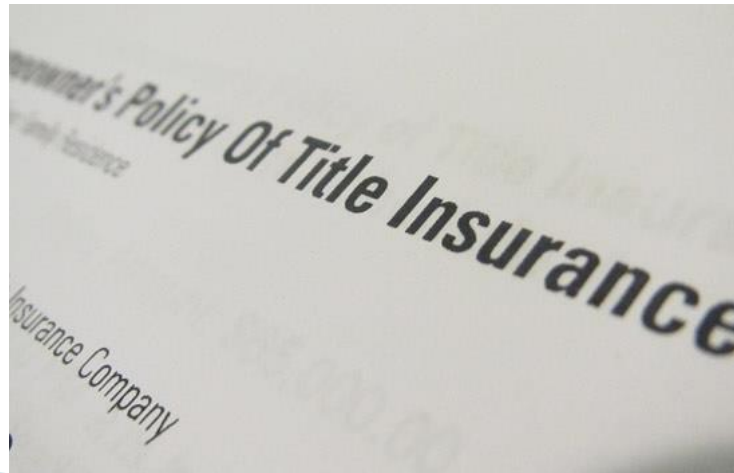
- ▶ Clear Notary Stamp
- ▶ Riders must match Rider Section in Mortgage
- ▶ Riders must be specifically identified
 - i.e. Tax Exempt Financing Rider
 - Not Rider to Security Instrument
- ▶ Commas indicate multiple riders
 - Rider to Security Instrument, Tax Exempt Financing Rider
 - Considered by the document custodian as two riders.

(H) “Riders” means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> VA Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |
| <input checked="" type="checkbox"/> Other [Specify] Tax Exempt Financing Rider to Security Instrument, | | |

Final Title Policy Considerations

- ▶ Address reference
- ▶ Must be signed
- ▶ Insured to include “ISA OA”
- ▶ Complete page numbers
- ▶ Full jacket



Some Things to Remember

- ▶ MERS is preferred
- ▶ UCDP Submission Summary Reports
 - required on all Fannie Mae and Freddie Mac loans
- ▶ Hazard insurance transferred to HomeLoanServ – a division of IHFA
- ▶ Flood certification transferred to HomeLoanServ – a division of IHFA
- ▶ Trailing documents received within 90 days