Idaho Housing and Finance Association
Reference Guide

Servicing CHFA First Mortgage Loan Types:

FHA, VA and USDA - *Service Released Lenders.* **CHFA Conventional** (*HFA Preferred™ & HFA Advantage®)* **-** *All Lenders*

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 (Mt. 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

Program Questions: *loanpurchase@ihfa.org*

Lender Connection: *https://lender.ihfa.org* ***Borrower Connection:*** *https://www.homeloanserv.com*

CONTACTS: ***Rita Aafedt,*** *Loan Acquisition Mngr.* *(208) 424-7048 - ritaa@ihfa.org*

Amanda Patterson, *Loan Acquisition Supvr.* *(208) 424-7012 - amandap@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 Hazard & Flood Insurance to **HomeLoanServ**
- Flood Determination = **LERETA Property Tax & Flood Services**

  ($10 charge to transfer any other determination company to IHFA/ LERETA)

  LERETA Property Tax & Flood Services – www.lereta.com
  901 Corporate Center Drive – Pomona, CA 91768
- Property tax must be paid prior to or at closing

  (property taxes due within 60 days of purchase)

Post Purchase Ins. & Tax Bills: servicing@homeloanserv.com
Post Purchase Reimbursements: HOL-adjustments@ihfa.org

Original Note Delivered To:

Idaho Housing and Finance Association
Attn: Doc Center
565 W. Myrtle Street - Boise, ID 83702

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 LNG

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

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:	**Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C) ISAOA/ATIMA: 10 Alexander Drive, Wallingford, CT 06492. (*See Capital For Change, Inc. Servicing Guide)***

IDAHO HOUSING AND FINANCE ASSOCIATION - HFA COMMON OFFERING DELIVERY CHECKLIST

Lender Loan Number: ______________________ Borrower Name: ______________________

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Lender Contact Name: ______________________ File Contact Email Address ______________________

File Contact Phone #:

FINAL ORIGINAL DOCUMENTS – Do NOT include in loan file. Ship under separate cover to:

Recorded Security Instrument, including Riders (if applicable)	*Idaho Housing and Finance Association*
Recorded Assignment to MERS (if applicable)	*Attn: Doc Center*
Recorded Power of Attorney (if applicable)	*565 W. Myrtle Street*
Final Title Policy	*Boise, ID 83702*
Insurance Certificates, if applicable, (e.g., FHA MIC, VA LGC or USDA LNG)	

LOAN FILE DELIVERY - The loan will not be purchased until the entire file is received, please deliver Section I documents in the preferred stacking order listed below. Section 2 documents may be submitted in the Lender's preferred order. You may use 2 separate uploads if necessary.

SECTION 1 DOCUMENTS

	1st Mortgage Collateral Documents
☐	Note/Addenda/Allonge endorsed (copy only)
☐	Power of Attorney Copy, if applicable
☐	Certified Copy of Security Instrument/Applicable Riders/Legal Descrip.
☐	Assignment to MERS, if applicable
☐	Intervening Assignment(s), if applicable
☐	Trust Agreement, if applicable
☐	Title Commitment/Binder (including evidence of ordering Survey or Alta 9 endorsement & Plat Map)
☐	Signature/Name Affidavit
☐	MIN Summary for 1st mortgage
☐	Wire Instructions / Bailee Letter
	Subordinate Mortgage(s) Collateral Documents
☐	Down Payment Assistance/Time to Own Note (copy only)
☐	Certified Copy of Security Instrument/Applicable Riders/Legal Descrip.
☐	MIN Summary for subordinate liens, if applicable
	TRID Documentation
☐	1st Mtg. All Closing Disclosures
☐	Subordinate Lien(s)- (DAP/TTO/Other) Federal Closing Disclosures, if applicable
☐	1st Mortgage All Loan Estimates
☐	Subordinate Lien(s) – (DAP/TTO/Other) Federal Loan Estimate(s), if applicable

	Escrow Documentation
☐	Standard Flood Hazard Determination
☐	Hazard Insurance Policy Declarations Pg. or Certificate of Insurance
☐	Flood Insurance Application
☐	Initial Escrow Account Disclosure
☐	Tax Info. Sheet, or Property Tax Certification
☐	Condo Master Insurance Binder
☐	HO6 or Condo Master Insurance Binder "walls in"
☐	Flood Hazard Insurance Binder, if applicable
	Other Documentation
☐	Initial/First Payment Letter
☐	Payment History, if applicable
☐	Private Mortgage Insurance Certificate, if applicable
☐	Private Mortgage Insurance Disclosure, if applicable
☐	Borrower Certification and Authorization
☐	Proof of eConsent
☐	Lock Confirmation (aka Registration)
☐	Condo Questionnaire and Budget
☐	Evidence of payment to Mtg. Insurance Company
☐	

IDAHO HOUSING AND FINANCE ASSOCIATION - HFA COMMON OFFERING DELIVERY CHECKLIST

Credit		FHA Compliance	
☐ AUS ☐ UCD	DU/LPA/GUS/etc. Uniform Collateral Dataset (UCD)	☐ 92900-A	HUD/VA Addendum to Uniform Res. Loan Application - Initial
☐ 1008/92900LT VA 26-6393	Underwriting Loan Transmittal/Loan Analysis (FNMA, FHA, USDA, VA)	☐ 92900-A	HUD/VA Addendum to Uniform Res. Loan Application - Final
☐ 1077	Underwriting Loan Transmittal (FHLMC)	☐	FHA Connection Form
☐ 1003	Initial URLA for 1st - Uniform Res. Ln Application	☐	FHA Amendatory Clause
☐ 1003	Final URLA for 1st - Uniform Res. Ln Application	☐	FHA Real Estate Certification
☐ 1003	Credit Report (tri-merge) Including all supplements	☐ 92900 - B	Important Notice to Homebuyer - Initial
☐	Fraud Compliance Report	☐ 92900 - B	Important Notice to Homebuyer Final
Income & Asset Documentation		☐	Homeownership Counseling HUD Approved List of Home Counseling Agencies
☐ ☐	Documentation that supports the AUS Income & Assets values VVOE	☐ 92800-5B	FHA Conditional Commitment Direct Endorsement Statement of Appraised Value
☐	Gift Letter and Supporting Documents (if applicable)	☐ 92544	Builder's Warranty of Completion of Construction (FHA only), if applicable
☐	Non-HFA Grant Letter(s) & Proof of transfer (if applicable)	**VA Compliance**	
☐	HFA DPA Commitment Letters	☐ VA 26-8320	Certificate of Eligibility (COE)
Appraisal Documentation		☐ VA 26-1802A	HUD/VA Addendum to Uniform Residential Loan Application
☐	Appraisal (URAR) or LPA Feedback Certificate should contain Home Value Explore (HVE) Results	**USDA Compliance**	
☐	FHLMC UCDP (Uniform Collateral Date Portal) /SSR (Submission Summary Report)	☐ RD 3555-18	Conditional Commitment for Single Family Housing Loan Guarantee
☐	FNMA Appraisal Findings /SSR (Submission Summary Report)	☐ RD-3555-21	Request for Single Family Housing Loan Guarantee
☐	Underwriting comments addressing Collateral Underwriting Report if SSR score is 4.0 or higher	**Manufactured**	
☐	Sales Contract/Purchase Agreement with all addenda and counter offers	☐	Proof of Cancellation of MFR Home Title
☐ 1004D/442/ CDAIR / 92051	URAR - Uniform Residential Appraisal Report Final Inspection	☐	Evidence from Tax Assessor that property is assessed as Real Estate
☐	Certificate of Occupancy (Properties < 1 yr. old)	☐	Engineers Report
☐	Escrow Agreement for Repairs (if applicable) and/or Completion of Construction (Properties < 1 yr. old)	☐	Declaration of Intent to Affix the MFR home to real property, must list model, year, and serial number-VIN
Homeownership Counseling		☐	
☐	Homebuyers Education Certificate proving that it was completed prior to closing	☐	

Section 2 DOCUMENTS

All Remaining Loan Documents, including but not limited to the borrower's upfront application package, credit underwriting file (including loan conditions), property conditions documents.