

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 Mgr.
(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 818009 – 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: _____

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)	<i>Idaho Housing and Finance Association</i>
Recorded Assignment to MERS (if applicable)	<i>Attn: Doc Center</i>
Recorded Power of Attorney (if applicable)	<i>565 W. Myrtle Street</i>
Final Title Policy	<i>Boise, ID 83702</i>
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 1 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		Escrow Documentation	
<input type="checkbox"/>	Note/Addenda/Allonge endorsed (copy only)	<input type="checkbox"/>	Standard Flood Hazard Determination
<input type="checkbox"/>	Power of Attorney Copy, if applicable	<input type="checkbox"/>	Hazard Insurance Policy Declarations Pg. or Certificate of Insurance
<input type="checkbox"/>	Certified Copy of Security Instrument/Applicable Riders/Legal Descrip.	<input type="checkbox"/>	Flood Insurance Application
<input type="checkbox"/>	Assignment to MERS, if applicable	<input type="checkbox"/>	Initial Escrow Account Disclosure
<input type="checkbox"/>	Intervening Assignment(s), if applicable	<input type="checkbox"/>	Tax Info. Sheet, or Property Tax Certification
<input type="checkbox"/>	Trust Agreement, if applicable	<input type="checkbox"/>	Condo Master Insurance Binder
<input type="checkbox"/>	Title Commitment/Binder (including evidence of ordering Survey or Alta 9 endorsement & Plat Map)	<input type="checkbox"/>	HO6 or Condo Master Insurance Binder "walls in"
<input type="checkbox"/>	Signature/Name Affidavit	<input type="checkbox"/>	Flood Hazard Insurance Binder, if applicable
<input type="checkbox"/>	MIN Summary for 1st mortgage	Other Documentation	
<input type="checkbox"/>	Wire Instructions / Bailee Letter	<input type="checkbox"/>	Initial/First Payment Letter
Subordinate Mortgage(s) Collateral Documents		<input type="checkbox"/>	Payment History, if applicable
<input type="checkbox"/>	Down Payment Assistance/Time to Own Note (copy only)	<input type="checkbox"/>	Private Mortgage Insurance Certificate, if applicable
<input type="checkbox"/>	Certified Copy of Security Instrument/Applicable Riders/Legal Descrip.	<input type="checkbox"/>	Private Mortgage Insurance Disclosure, if applicable
<input type="checkbox"/>	MIN Summary for subordinate liens, if applicable	<input type="checkbox"/>	Borrower Certification and Authorization
TRID Documentation		<input type="checkbox"/>	Proof of eConsent
<input type="checkbox"/>	1st Mtg. All Closing Disclosures	<input type="checkbox"/>	Lock Confirmation (aka Registration)
<input type="checkbox"/>	Subordinate Lien(s)- (DAP/TTO/Other) Federal Closing Disclosures, if applicable	<input type="checkbox"/>	Condo Questionnaire and Budget
<input type="checkbox"/>	1st Mortgage All Loan Estimates	<input type="checkbox"/>	Evidence of payment to Mtg. Insurance Company
<input type="checkbox"/>	Subordinate Lien(s) – (DAP/TTO/Other) Federal Loan Estimate(s), if applicable	<input type="checkbox"/>	

IDAHO HOUSING AND FINANCE ASSOCIATION - HFA COMMON OFFERING DELIVERY CHECKLIST

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

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.