

# 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**

1 <sup>st</sup> Mortgage Collateral Documents	
<input type="checkbox"/>	Note/Addenda/Allonge endorsed (copy only)
<input type="checkbox"/>	Power of Attorney Copy, if applicable
<input type="checkbox"/>	Certified Copy of Security Instrument/Applicable Riders/Legal Descrip.
<input type="checkbox"/>	Assignment to MERS, if applicable
<input type="checkbox"/>	Intervening Assignment(s), if applicable
<input type="checkbox"/>	Trust Agreement, if applicable
<input type="checkbox"/>	Title Commitment/Binder (including evidence of

Escrow Documentation	
<input type="checkbox"/>	Standard Flood Hazard Determination
<input type="checkbox"/>	Hazard Insurance Policy Declarations Pg. or Certificate of Insurance
<input type="checkbox"/>	Flood Insurance Application
<input type="checkbox"/>	Initial Escrow Account Disclosure
<input type="checkbox"/>	Tax Info. Sheet, or Property Tax Certification
<input type="checkbox"/>	Condo Master Insurance Binder
<input type="checkbox"/>	HO6 or Condo Master Insurance Binder "walls in"

	ordering Survey or Aita 9 endorsement & Plat Map)
<input type="checkbox"/>	Signature/Name Affidavit
<input type="checkbox"/>	MIN Summary for 1st mortgage
<input type="checkbox"/>	Wire Instructions / Ballee Letter
<b>Subordinate Mortgage(s) Collateral Documents</b>	
<input type="checkbox"/>	Down Payment Assistance/Time to Own Note (copy only)
<input type="checkbox"/>	Certified Copy of Security Instrument/Applicable Riders/Legal Descrip.
<input type="checkbox"/>	MIN Summary for subordinate liens, if applicable
<b>TRID Documentation</b>	
<input type="checkbox"/>	1st Mtg. All Closing Disclosures
<input type="checkbox"/>	Subordinate Lien(s)- (DAP/TTO/Other) Federal Closing Disclosures, if applicable
<input type="checkbox"/>	1st Mortgage All Loan Estimates
<input type="checkbox"/>	Subordinate Lien(s) – (DAP/TTO/Other) Federal Loan Estimate(s), if applicable

<input type="checkbox"/>	Flood Hazard Insurance Binder, if applicable
<b>Other Documentation</b>	
<input type="checkbox"/>	Initial/First Payment Letter
<input type="checkbox"/>	Payment History, if applicable
<input type="checkbox"/>	Private Mortgage Insurance Certificate, if applicable
<input type="checkbox"/>	Private Mortgage Insurance Disclosure, if applicable
<input type="checkbox"/>	Borrower Certification and Authorization
<input type="checkbox"/>	Proof of eConsent
<input type="checkbox"/>	Lock Confirmation (aka Registration)
<input type="checkbox"/>	Condo Questionnaire and Budget
<input type="checkbox"/>	Evidence of payment to Mtg. Insurance Company
<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	<b>VA Compliance</b>	
<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	<b>USDA Compliance</b>	
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)		
<input type="checkbox"/>	FNMA Appraisal Findings /SSR (Submission Summary Report)		

<input type="checkbox"/>	Underwriting comments addressing Collateral Underwriting Report if SSR score is 4.0 or higher	<b>Manufactured</b>	
<input type="checkbox"/>	Sales Contract/Purchase Agreement with all addenda and counter offers	<input type="checkbox"/>	Proof of Cancellation of MFR Home Title
<input type="checkbox"/> 1004D/442/ CDAIR / 92051	URAR - Uniform Residential Appraisal Report Final Inspection	<input type="checkbox"/>	Evidence from Tax Assessor that property is assessed as Real Estate
<input type="checkbox"/>	Certificate of Occupancy (Properties < 1 yr. old)	<input type="checkbox"/>	Engineers Report
<input type="checkbox"/>	Escrow Agreement for Repairs (if applicable) and/or Completion of Construction (Properties < 1 yr. old)	<input type="checkbox"/>	Declaration of Intent to Affix the MFR home to real property, must list model, year, and serial number-VIN
<b>Homeownership Counseling</b>		<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.**