

**IOWA FINANCE AUTHORITY  
IDAHO HOUSING and FINANCE ASSOCIATION  
LENDER DELIVERY CHECKLIST**

**Idaho Housing Loan #** \_\_\_\_\_ **Borrower Name** \_\_\_\_\_  
**Lender Contact** \_\_\_\_\_ **Lender Contact Phone** \_\_\_\_\_  
**Lender Contact Email** \_\_\_\_\_

- \* Original (1st & 2nd) Note endorsed to Idaho Housing and Finance Association & Signature Affidavit delivered to:  
Idaho Housing and Finance Association, 565 W. Myrtle St., Boise, ID 83702
- \* Documents delivered electronically in "Lender Connection" web portal.
- \* "Lender Connection" loan information completed online.
- \* Original recorded Mortgage, including all original Riders and Assignment, if applicable, delivered to:  
Idaho Housing and Finance Association, 565 W. Myrtle St., Boise, ID 83702 within 90 days of Purchase
- \* Final Title Policy uploaded to Lender Connection within 90 days of Purchase
- \* Insurance Certificate, if applicable, (FHA MIC/VA LGC/USDA-RD LNG) Uploaded to Lender Connection within 15 days of Purchase

**LOAN FILE DELIVERY**

**IHFA MUST RECEIVE THE ENTIRE LOAN FILE.**

*Please Upload the required documents in the stacking order listed below, then follow with the remaining Underwriting documents of the file. You may use two separate uploads if necessary.*

\_\_\_\_\_ Copy of 1st Mortgage Note endorsed to Idaho Housing and Finance Association  
\_\_\_\_\_ Signature/Name Affidavit  
\_\_\_\_\_ Copy of First Mortgage with all applicable riders\*  
\_\_\_\_\_ Copy of the assignment to the Mortgage (if not using MERS)  
\_\_\_\_\_ endorsed to Idaho Housing and Finance Association, ISAOA P.O. Box 7899, Boise, ID 83707-7899  
\_\_\_\_\_ Copy of 2nd Note  
\_\_\_\_\_ Copy of 2nd Mortgage  
\_\_\_\_\_ 2nd Loan IFA Award Letter  
\_\_\_\_\_ Preliminary Title Commitment with property tax information  
\_\_\_\_\_ IF MANUFACTURED HOME - Copy of Recorded Statement of intent to Declare Real Property  
\_\_\_\_\_ IFA Grant Approval Letter, if applicable  
\_\_\_\_\_ Final Closing Disclosure (or HUD Settlement Statement) fully executed by buyer and seller  
\_\_\_\_\_ UCD Successful Submission Certificate (if applicable, Fannie Mae/Freddie)  
\_\_\_\_\_ Initial Escrow Account Disclosure  
\_\_\_\_\_ Payment Letter  
\_\_\_\_\_ Loan Underwriting Transmittal Summary  
\_\_\_\_\_ VA Loan Analysis, if applicable  
\_\_\_\_\_ Tri-merge credit report; reference number must match reference number on AUS  
\_\_\_\_\_ AUS finding (DU, LP, GUS etc)  
\_\_\_\_\_ Condo Questionnaire and Budget, if Conventional  
\_\_\_\_\_ Hazard Insurance Binder transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818009 Cleveland, OH 44181 IHFA's Loan #  
\_\_\_\_\_ Condo Master Insurance Binder, if applicable  
\_\_\_\_\_ transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818009, Cleveland, OH 44181 IHFA's Loan #  
\_\_\_\_\_ Condo Hazard Insurance Binder if applicable  
\_\_\_\_\_ transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818009, Cleveland, OH 44181 IHFA's Loan #  
\_\_\_\_\_ Flood Hazard Determination, for continued life of loan monitoring,  
\_\_\_\_\_ transferred to HomeLoanServ, P.O. Box 7899, Boise, ID 83707  
\_\_\_\_\_ Flood Hazard Insurance Binder, if applicable  
\_\_\_\_\_ transferred to HomeLoanServ, ISAOA/ATIMA, P.O. Box 818009, Cleveland, OH 44181 IHFA's Loan #  
\_\_\_\_\_ Hazard Insurance Authorization, Requirements and Disclosure  
\_\_\_\_\_ Final 1003 Application  
\_\_\_\_\_ Final FHA/VA Addendum 92900a, if applicable (ALL FORMS)  
\_\_\_\_\_ 4506T  
\_\_\_\_\_ Private Mortgage Insurance Certificate (Conventional only)  
\_\_\_\_\_ Private Mortgage Insurance Disclosure indicating cancellation and termination date (Conventional only)  
\_\_\_\_\_ USDA - RD - Conditional Commitment 3555-18, if applicable  
\_\_\_\_\_ USDA - RD - Request for Single Family Housing Loan Guaranty 3555-21, if applicable  
\_\_\_\_\_ FHA Connection Forms-All Forms  
\_\_\_\_\_ VA Certificate of Eligibility, if applicable  
\_\_\_\_\_ Home Buyer Education Certificate, if applicable -or- Landlord Counseling Certificate if multi-family.  
\_\_\_\_\_ Fully-executed purchase contract with all addenda and counter offers (include legible copy)  
\_\_\_\_\_ IF CONDO - Condo Review Packet: Questionnaire, Budget, HUD Approved  
\_\_\_\_\_ UCDP Submission Summary Report (FNMA/FHLMC)  
\_\_\_\_\_ Underwriting comments addressing Collateral Underwriting Report if SSR score is 4 or higher  
\_\_\_\_\_ Appraisal Report  
\_\_\_\_\_ Verification of Employment (Final)

**ALL REMAINING LOAN DOCUMENTS - Section #2**

**Please Upload Entire Underwriting File - IHFA Requires ALL Underwriting Documents**

All Credit, Income, Asset documentation. All explanation letters, verification and disclosures.

Updated: Mar, 2025