

Connecticut Housing Finance Authority (CHFA)

MASTER SERVICER

Idaho Housing and Finance Association

565 Myrtle Street, Boise, ID 83702 Ph# 1.800.219.2285

Monday thru Friday: 8am to 5pm (Mountain Time) Closed on certain holidays

Tax ID#: 82-0302333 Branch 001 MERS ID#: 1009670

HUD ID#: 10101-09998 VA ID#: 9270030000 RD ID #: 82-0302333 Branch 001

Lender Connection: www.lender.ihfa.org Borrower Connection: www.homeloanserv.com

Program Questions: loanpurchase@ihfa.org

All Loan Programs Serviced

CONTACTS:

Rita Aafedt

Loan Acquisition Manager

Ph# 208.424.7048

Email: ritaa@ihfa.org

Amanda Patterson

Loan Acquisition Supervisor

Ph# 208.424.7012

Email: amandap@ihfa.org

1st Note Endorsement: Pay To The Order of

Idaho Housing and Finance Association

(No Ampersand sign, must spell out "and")

Without Recourse

Lender Name as it appears on the Note

Lender Signature w/ Signatory's typed name and title

Deliver Original Note(s) to:

Idaho Housing and Finance Association

Attn: Doc Center

565 W. Myrtle Street

Boise, ID 83702

The CHFA / IHFA checklist can be found on the home page in Lender Connection - Please stack loan file in the order of the checklist
Loans Purchased within 15 Days of 1st Payment Due Date

- 1st payment netted out of the purchase amount - Lender retains 1st payment

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

Borrower's Payments/Servicing Questions (Goodbye Letter)

HomeLoanServ

P.O. Box 7541, Boise, ID 83707-1899

Ph# 1.800.526.7145

Overnight Payment Address:

565 W Myrtle Street, Boise, ID 83702

Email Servicing Questions: support@homeloanserv.com Online Banking: www.homeloanserv.com Payoffs: HOL-Payoffs@ihfa.org

Flood Determination: LERETA Property Tax & Flood Services 901 Corporate Center Dr. Pomona, CA 91768 www.lereta.com

Hazard and Flood Insurance Requirements

Minimum Coverage amount: Equal to the loan amount or replacement cost

Hazard Insurance Maximum Deductible: Subject to Sales Price - Please see CHFA guidelines

Flood Insurance Deductible: NFIP minimum and maximum deductibles

Wind/Hail/Hurricane: Within 2600 ft from coast < or equal to 5%, Over 2600 feet from coast < or equal to 2%

Mortgagee Clause

HomeLoanServ, ISAOA/ATIMA

PO Box 818009, Cleveland, OH 44181

Fax: 888-218-9257 Email: insdocs8263@oscis.com

Must include IHFA Loan Number

Standard Fees Deducted at Loan Purchase

- \$85 Tax Service Fee
- \$10 Flood Determination Fee (if Flood Determination provided is not Lereta)

Trailing Documents due within 90 Days of Loan Purchase

- Original Recorded Mortgage(s) (1st and 2nd if applicable) *to be delivered.*
- Final Title Insurance Policy *to be uploaded to Lender Connection as a Trailing Document*
- MIC, RD Loan Note Guaranty, VA LGC (if applicable) *to be uploaded to Lender Connection as a Trailing Document*

Document Center: doccenter@ihfa.org