

# Connecticut Housing Finance Authority (CHFA)

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## 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: <https://www.lenderct.com> Borrower Connection: <https://www.borrowerct.com>

Program Questions: [loanpurchase@ihfa.org](mailto:loanpurchase@ihfa.org)

All Loan Programs Serviced

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**CONTACTS:** Rita Aafedt  
Loan Acquisition Manager  
Ph# 208.424.7048  
Email: [ritaa@ihfa.org](mailto:ritaa@ihfa.org)

Amanda Patterson  
Loan Acquisition Supervisor  
Ph# 208.424.7012  
Email: [amandap@ihfa.org](mailto:amandap@ihfa.org)

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**1<sup>st</sup> 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

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**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 1<sup>st</sup> Payment Due Date**

- 1<sup>st</sup> payment netted out of the purchase amount - Lender retains 1<sup>st</sup> payment

**Post Purchase Ins & Tax Bills:** [servicing@homeloanserv.com](mailto:servicing@homeloanserv.com) - **Post Purchase Reimbursements:** [hol-adjustments@ihfa.org](mailto: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

Email Servicing Questions: [support@homeloanserv.com](mailto:support@homeloanserv.com) Online Banking: [www.homeloanserv.com](http://www.homeloanserv.com) Payoffs: [HOL-Payoffs@ihfa.org](mailto:HOL-Payoffs@ihfa.org)

**Flood Determination:** LERETA Property Tax & Flood Services 901 Corporate Center Dr. Pomona, CA 91768 [www.lereta.com](http://www.lereta.com)

### **Hazard and Flood Insurance Requirements**

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

Hazard Insurance Maximum Deductible: \$2,500.00

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 818007, Cleveland, OH 44181

Fax: 888-218-9257 Email: [insdocs8263@oscis.com](mailto: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) (1<sup>st</sup> and 2<sup>nd</sup> 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](mailto:doccenter@ihfa.org)