

Idaho Housing and Finance Association

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 **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

All Loan Programs Serviced

CONTACTS: Rod Zacharias

Loan Acquisition Supervisor
Ph# 855-505-4700 ext. 4741
Email: RodZ@ihfa.org

Rita Aafedt

Manager Loan Acquisition
208.424.7048
RitaA@ihfa.org

Lock Questions lockdesk@ihfa.org

Program Questions resloan@ihfa.org or call 855-505-4700 ext 8600

Loan Acquisition Team: LoanPurchase@ihfa.org

Reimbursements and/or Adjustments HOL-Adjustments@ihfa.org

1st Note Endorsement: Pay To The Order of Deliver Original Note(s) to:

Idaho Housing and Finance Association
(No Ampersand sign, must spell out "and")
Without Recourse
Lender Name as it appears on the Note
Lender Signature
Signatory's typed name and title

Idaho Housing and Finance Association
Attn: Doc Center
565 W. Myrtle Street
Boise, ID 83702

The Idaho 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

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: 5% or \$10,000 whichever is less

Flood Insurance Maximum Deductible: Follow Agency Guidelines

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

2nd Mortgagee Clause

same as first

- \$85 Tax Service Fee
- \$10 Flood Determination Fee (if Flood Determination provided is not Lereta)
- \$200 per Loan Review Fee

Trailing Documents due within 90 Days of Loan Purchase

- Original Recorded Deed of Trust(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*