

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: <https://www.lender.ihfa.org>

Borrower Connection: <https://www.borrowerid.com>

All Loan Programs Serviced

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

Rita Afedt
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

MCC Questions MCCInfo@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

Deliver to: (Trackable delivery)
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

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 818007, Cleveland, OH 44181

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

Must include IHFA Loan Number

2nd Mortgagee Clause

same as first

Standard Fees Deducted at Loan Purchase

- \$200 Loan Review Fee (loans purchased April 1, 2025 and after)
- \$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 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***

Document Center: doccenter@ihfa.org

rev 06/2022