# New Mexico Mortgage Finance Authority (MFA)

# SUBSERVICER

Idaho Housing and Finance Association (IHFA)

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#: 927003000

RD ID #: 82-0302333 Branch 001

Lender Connection: https://www.lendernm.com

Borrower Connection: https://www.borrowernm.com

## All Loan Programs Serviced

| CONTACTS:  | Rita Aafedt  | Rod Zacharias   |
|--|--|---|
|  | Manager Loan Acquisition   | Loan Acquisition Supervisor   |
|  | Ph# 208-424-7048   | Ph# 855-505-4700 Ext 4741   |
|  | Email: <u>ritaa@ihfa.org</u>   | Email: RodZ@ihfa.org  |
| 1 <sup>st</sup> Note Endorse   | ment: Pay To The Order of  | Deliver Original Note to:   |
| New Mexico Mortgage Finance Authority  |  | Idaho Housing and Finance Association   |
| Without Recourse   |  | Attn: Doc Center  |
| Lender Name as it appears on the Note  |  | 565 W. Myrtle Street  |
| Lender Signature w/Signatory's typed name and title  |  | Boise, ID 83702   |
|  | -  | MFA DPA 2 <sup>nd</sup> Notes are delivered to MFA  |
| 2nd Note Endorsement: Pay To The Order of  |  | Deliver Original Note to:   |
| New Mexico Mortgage Finance Authority  |  | New Mexico Mortgage Finance Authority (MFA)   |
| Without Recourse   |  | Attn: Document Management   |
| Lender Name as it appears on the Note  |  | 7425 Jefferson St NE  |
| Lender Signature w/Signatory's typed name and title  |  | Albuquerque, NM 87109   |
|  | • IHFA checklist can be found on the home past<br>stack the loan file in the order of the checklis   |   |
| <ul> <li>Please s</li> <li>Loans Purchased</li> <li>1<sup>st</sup> paym</li> </ul>   | stack the loan file in the order of the checklis<br>I within 15 Days of 1 <sup>st</sup> Payment Due Date<br>nent netted out of the purchase amount - L   | t   |
| Please s Loans Purchased     1 <sup>st</sup> paym Post Purchase In   | stack the loan file in the order of the checklis<br>I within 15 Days of 1 <sup>st</sup> Payment Due Date<br>hent netted out of the purchase amount - L<br>s & Tax Bills: servicing@homeloanserv.com -  | t<br>ender retains 1 <sup>st</sup> payment<br>- <b>Post Purchase Reimbursements</b> : hol-adjustments@ihfa.org  |
| Please s Loans Purchased     1 <sup>st</sup> paym Post Purchase In Borrower's First f  | stack the loan file in the order of the checklis<br>I within 15 Days of 1 <sup>st</sup> Payment Due Date<br>nent netted out of the purchase amount - L   | t<br>ender retains 1 <sup>st</sup> payment<br>- <b>Post Purchase Reimbursements</b> : hol-adjustments@ihfa.org<br>  |
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| Please s     Dease s     Loans Purchased         1 <sup>st</sup> paym     Post Purchase In     Borrower's First f     HomeLoanServ     P.O. Box 7541, Bo     Ph# 1.800.526.71  | stack the loan file in the order of the checklis<br>within 15 Days of 1 <sup>st</sup> Payment Due Date<br>hent netted out of the purchase amount - L<br>s & Tax Bills: servicing@homeloanserv.com -<br>Mortgage Payments/Servicing Questions (Go<br>bise, ID 83707-1899<br>145   | t<br>ender retains 1 <sup>st</sup> payment<br>- <b>Post Purchase Reimbursements</b> : hol-adjustments@ihfa.org<br>  |
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### <u>Flood Determination:</u> LERETA Property Tax & Flood Services 901 Corporate Center Dr. Pomona, CA 91768 <u>www.lereta.com</u> <u>Hazard and Flood Insurance Requirements</u>

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

Hazard Insurance Maximum Deductible: 2% (Based on face amount of coverage.) or \$2,500.00 whichever is greater Wind/Hurricane Insurance Maximum Deductible: 2% (Based on face amount of coverage.) or \$2,000.00 whichever is greater Flood Insurance Maximum Deductible: \$5,000 Maximum

#### Mortgagee Clause

HomeLoanServ, ISAOA/ATIMA PO Box 818007, Cleveland, OH 44181 Fax: 888-218-9257 Email: <u>insdocs8263@oscis.com</u> Must include IHFA Loan Number

#### 2<sup>nd</sup> Mortgagee Clause

New Mexico Mortgage Finance Authority ISAOA 344 4<sup>th</sup> Street SW Albuquerque, NM 87102 *Must include MFA 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 1<sup>st</sup> Mortgage to be delivered to Idaho Housing and Finance Association (IHFA)
- 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**
- Email Document Center: <u>doccenter@ihfa.org</u>
- Original Recorded 2<sup>nd</sup> Mortgage to be delivered to New Mexico Mortgage Finance Authority
- Email Document Management Department: <u>finaldocs@housingnm.org</u>