

# South Dakota Housing Development Authority (SDHDA)

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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: [www.lender.ihfa.org](http://www.lender.ihfa.org) Borrower Connection: [www.homeloanserv.com](http://www.homeloanserv.com)

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

All Loan Programs Serviced

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### CONTACTS:

Rita Aafedt  
Manager Loan Acquisition  
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)

### ***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  
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

SDHDA DPA 2<sup>nd</sup> Notes should not be endorsed

### **The South Dakota IHFA checklist can be found on the home page in Lender Connection**

- Please stack the loan file in the order of the checklist

Loans Purchased on or after the 13th of the month (beginning March 1, 2026)

- 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 24045, Seattle, WA 98124-0045  
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% (Based on face amount of coverage) or \$2,500.00 whichever is greater.

Flood Insurance Maximum Deductible: 1% (Based on face amount of coverage) or \$5,000 whichever is greater.

#### **Mortgagee Clause**

HomeLoanServ, ISAOA/ATIMA  
PO Box 818009, Cleveland, OH 44181  
Fax: 888-218-9257 Email: [insdocs8263@oscis.com](mailto:insdocs8263@oscis.com)  
Must include IHFA Loan Number

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

South Dakota Housing Development Authority ISAOA  
c/o HomeLoanServ  
PO Box 818009, Cleveland, OH 44181

#### **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)