South Dakota Housing Development Authority (SDHDA)

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 **Borrower Connection:** www.homeloanserv.com

Program Questions: loanpurchase@ihfa.org

All Loan Programs Serviced

CONTACTS:

Rita Aafedt
Manager Loan Acquisition
Ph# 208.424.7048
Email: ritaa@ihfa.org

Amanda Patterson
Loan Acquisition Supervisor
Ph# 208.424-7012
Email: amandap@ihfa.org

1st 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 2nd 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 within 15 Days of 1st Payment Due Date

- 1st payment netted out of the purchase amount - Lender retains 1st payment

Post Purchase Ins & Tax Bills: servicing@homeloanserv.com - **Post Purchase Reimbursements**: hol-adjustments@ihfa.org

Borrower's Payments/Servicing Questions (Goodbye Letter)

HomeLoanServ
P.O. Box 24045, Seattle, WA. 98124
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: 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
Must include IHFA Loan Number

2nd Mortgagee Clause

South Dakota Housing Development Authority ISAOA
c/o HomeLoanServ
PO Box 818009, Cleveland, OH 44181
Must include IHFA 2nd 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) (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