

# Oregon Housing and Community Services (OHCS)

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## MASTER SERVICER For OHCS Flex Lending Program

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

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

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#### CONTACTS:

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

[Lender Connection Delivery Training Module](#)

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#### 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

title

#### Deliver Original Note(s) to:

Idaho Housing and Finance Association

Attn: Doc Center

565 W. Myrtle Street

Boise, ID 83702

**2<sup>nd</sup> Note** – Endorsed to Oregon Housing and Community Services  
Without Recourse, Lender Name as it appears on the Note  
Lender Signature, Signatory's typed name and

**The OHCS 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 1<sup>st</sup> Payment Due Date**

- 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 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](mailto:support@homeloanserv.com) Online Banking: [www.homeloanserv.com](http://www.homeloanserv.com) Payoffs: [HOL-Payoffs@ihfa.org](mailto:HOL-Payoffs@ihfa.org) [ihfa.org](mailto: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: \$2,000 (Based on face amount of coverage)

Flood Insurance Maximum Deductible: \$5,000 (Based on face amount of coverage)

#### **Mortgagee Clause**

HomeLoanServ, ISAOA/ATIMA

PO Box 818007, Cleveland, OH 44181

Fax: 888-218-9257 Email: [insdocs8263@oscis.com](mailto:insdocs8263@oscis.com)

Must include IHFA Loan Number

#### **Standard Fees Deducted at Loan Purchase**

- \$200.00 Loan Acquisition Fee
- \$85 Tax Service Fee
- \$10 Flood Determination Fee (if Flood Determination provided is not Lereta)
- Extension Fees (as applicable)

#### **Trailing Documents due within 90 Days of Loan Purchase**

- Original Recorded Deed of Trust(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)

rev 08/2024