

Montana Board of Housing (MBOH)

MASTER SERVICER For Montana Board of Housing 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>

CONTACTS: Rita Aafedt

Loan Acquisition

Manager 208.424.7048

RitaA@ihfa.org

Amanda Patterson

Loan Acquisition Supervisor

Ph# 208-424-7012

Email: amandap@ihfa.org

Program Questions: LoanPurchase@ihfa.org

[Lender Connection Delivery Training Module](#)

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

2nd Note – Endorsed to Montana Board of Housing

Without Recourse, Lender Name as it appears on the Note

Lender Signature, Signatory's typed name and title

2nd position DPA Loan must be closed in the name of the originating lender and transferred/assigned to:

Montana Board of Housing via a recorded Assignment of Deed of Trust

The MBOH IHFA checklist can be found on the home page in Lender Connection - Please stack loan file in the order of the checklist

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

- 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 98124-0045

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: Greater of \$1,500 or 1% of dwelling coverage (Based on face amount of coverage)

Wind/Hail Insurance Maximum Deductible: Greater of \$2,500 or 1% of dwelling coverage (Based on face amount of coverage) Flood

Insurance: \$2,000

Mortgagee Clause - Must include IHFA Loan Number

HomeLoanServ, ISAOA/ATIMA

PO Box 818009, Cleveland, OH 44181

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

Standard Fees Deducted at Loan Purchase

- \$200 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) (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 06/2024