

# Washington State Housing Finance Commission

**Effective with Notes delivered on and after January 5, 2026**

**Master Servicer for**

## Commission's Freddie Mac Loan Programs

**Tax ID #91-1874730 MERS ID #: 1018022**

WSHFC Emphasys <https://lenders.wshfc.org/Bin/Display.exe/ShowSection>

### SUB-SERVICER

#### **Idaho Housing and Finance Association**

565 Myrtle Street, Boise, ID 83702 Ph# 1.800.219.2285

Monday through Friday: 8am to 5pm (Mountain Time) Closed on certain holidays

**Tax ID#: 82-0302333 Branch 001 MERS ID#: 1009670**

**Lender Connection:** <https://www.lender.ihfa.org>

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

**Contacts:** Rita Aafedt

Loan Acquisition Manager

Ph# 208.424.7048 Email: [ritaa@ihfa.org](mailto:ritaa@ihfa.org)

Rod Zacharias

Loan Acquisition Supervisor

Ph# 855-505-4700 Ext 4741 [RodZ@ihfa.org](mailto:RodZ@ihfa.org)

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

#### **1st Note Endorsement: Pay To The Order of:**

Washington State Housing Finance Commission  
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 -WSHFC Freddie

565 W. Myrtle Street

Boise, ID 83702

**WSHFC DPA 2<sup>nd</sup> and 3<sup>rd</sup> Notes should not be endorsed or transferred to MERS**

#### **The Washington 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 13th Day of 1<sup>st</sup> Payment Due**

- 1<sup>st</sup> payment netted out of the purchase amount - Lender retains 1<sup>st</sup> payment

**Post Purchase Ins & Tax Bills:** [propertytaxes@homeloanserv.com](mailto:propertytaxes@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)

#### **Hazard and Flood Insurance Requirements**

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

Hazard Insurance Maximum Deductible: 5% (Based on face amount of coverage)

Flood Insurance Maximum Deductible: \$10,000.00

#### **Mortgagee Clause for Hazard Insurance, Flood Insurance and Master Condo/PUD Insurance**

HomeLoanServ, ISAOA/ATIMA

Must include IHFA Loan Number

PO Box 818009, Cleveland, OH 44181

Fax: 888-218-9257

Email: [insdocs8263@oscis.com](mailto:insdocs8263@oscis.com)

#### **Flood Determination**

LERETA Property Tax & Flood Services 901 Corporate Center Dr. Pomona, CA 91768 [www.lereta.com](http://www.lereta.com)

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

- \$85 Tax Service Fee
- \$10 Flood Determination Fee
- \$40 Electronic Upload Fee
- \$40 Program Application Fee for second mortgage (as applicable)

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

- Original Recorded Deed of Trust(s) (1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</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) uploaded to Lender Connection as a **Trailing Document** within 15 days of purchase

Document Center Email: [doccenter@ihfa.org](mailto:doccenter@ihfa.org)