

**IDAHO HOUSING and FINANCE ASSOCIATION  
SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY  
LENDER DELIVERY CHECKLIST**

**Idaho Housing Loan #** \_\_\_\_\_ **Borrower Name** \_\_\_\_\_  
**Lender Contact** \_\_\_\_\_ **Lender Contact Phone** \_\_\_\_\_  
**Lender Contact Email** \_\_\_\_\_

- \* Original Note endorsed to Idaho Housing and Finance Association and and Signiture Affidavit delivered to:  
Idaho Housing and Finance Association, 565 W. Myrtle St., Boise, ID 83702
- \* Documents delivered electronically in "Lender Connection" web portal.
- \* "Lender Connection" loan information completed online.
- \* Original recorded Mortgage, including all original Riders and Assignment, if applicable, delivered to:  
Idaho Housing and Finance Association, 565 W. Myrtle St., Boise, ID 83702 within 90 days
- \* Final Title Policy uploaded to Lender Connection within 90 days of Purchase
- \* Insurance Certificate, if applicable (FHA, MIC/VA LGC/USDA-RD LNG) uploaded within 15 days of Purchase

**LOAN FILE DELIVERY**

***IHFA must receive the entire loan file. Please Upload required documents in the stacking order listed below, then follow with the remaining documents of the file. You may use two separate uploads if necessary.***

- \_\_\_\_\_ Copy of 1st Mortgage Note endorsed to Idaho Housing and Finance Association
- \_\_\_\_\_ Signature/Name Affidvit delilivered to IHFA with
- \_\_\_\_\_ Copy of First Mortgage with all applicable riders
- \_\_\_\_\_ Copy of the assignment to the Mortgage (if not using MERS)  
\_\_\_\_\_ endorsed to Idaho Housing and Finance Association, ISAOA, P.O. Box 7899, Boise, ID 83707-7899
- \_\_\_\_\_ Copy of subordinate financing documents, i.e. Second Note and Mortgage
- \_\_\_\_\_ 2nd Loan Fixed Rate Plus Award Letter
- \_\_\_\_\_ Preliminary Title Commitment with property tax information
- \_\_\_\_\_ If MANUFACTURED HOME - Evidence title is cancelled and home is being taxed as real property
- \_\_\_\_\_ Final Closing Disclosure executed by buyer and Post Consummation Closing Disclosure, if applicable
- \_\_\_\_\_ Final Closing Disclosure for seller
- \_\_\_\_\_ Initial Escrow Account Disclosure
- \_\_\_\_\_ Payment Letter
- \_\_\_\_\_ Loan Underwriting Transmittal Summary/1008
- \_\_\_\_\_ VA Loan Analysis, if applicable
- \_\_\_\_\_ AUS finding (DU, LP, GUS etc)
- \_\_\_\_\_ Tri-merge credit report; reference number must match reference number on AUS
- \_\_\_\_\_ Hazard Insurance Binder transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan #  
\_\_\_\_\_ Hazard Insurance Binder must show SDHA as 2nd lien mortgagee
- \_\_\_\_\_ Condo Master Insurance Binder, if applicable  
\_\_\_\_\_ transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan #
- \_\_\_\_\_ Condo Hazard Insurance Binder if applicable  
\_\_\_\_\_ transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan #
- \_\_\_\_\_ Flood Hazard Determination, for continued life of loan monitoring,
- \_\_\_\_\_ Flood Hazard Insurance Binder, if applicable  
\_\_\_\_\_ Transferred to HomeLoanServ, ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan #  
\_\_\_\_\_ Flood Insurance Binder must show SDHA as 2nd lien mortgagee
- \_\_\_\_\_ Hazard Insurance Authorization , Requirements and Disclosure
- \_\_\_\_\_ Initial and Final 1003 application
- \_\_\_\_\_ Initial FHA/VA Addendum 92900a, if applicable (ALL FORMS)  
\_\_\_\_\_ 4506C
- \_\_\_\_\_ Private Mortgage Insurance Certificate (Conventional only)
- \_\_\_\_\_ Private Mortgage Insurance Disclosure indicating cancellation and termination date (Conventional only)
- \_\_\_\_\_ USDA - RD - Conditional Commitment 3555-18, if applicable
- \_\_\_\_\_ USDA - RD - Request for Single Family Housing Loan Guaranty 3555-21, if applicable
- \_\_\_\_\_ FHA Connection Forms-All Forms
- \_\_\_\_\_ VA Certificate of Eligibility, if applicable
- \_\_\_\_\_ HUD Approved Home Buyer Education Certificate, if applicable  
\_\_\_\_\_ -or- Landlord Counseling Certificate if multi-family.
- \_\_\_\_\_ Fully-executed purchase contract with all addenda and counter offers (include legible copy)
- \_\_\_\_\_ IF CONDO - Condo Review Packet: Questionnaire, Budget, HUD Approved
- \_\_\_\_\_ UCDP Submission Summary Report (FNMA/FHLMC)
- \_\_\_\_\_ UCD - Uniform Closing Dataset linked to AUS
- \_\_\_\_\_ Underwriting comments addressing Collateral Underwriting Report if SSR score is 4 or higher
- \_\_\_\_\_ Appraisal Report
- \_\_\_\_\_ Verification of Employment (Final)

**ALL REMAINING LOAN DOCUMENTS - Section #2**

**Please Upload Entire Underwriting File - IHFA Requires ALL Underwriting Documents**

All Credit, Income, Asset documentation. All explanation letters, verification and disclosures.

Updated: Jan, 2022