

**IDAHO HOUSING and FINANCE ASSOCIATION
ADVANTAGE AND PREFERRED LOAN PROGRAMS
LENDER DELIVERY CHECKLIST**

Idaho Housing Loan # _____

Borrower Name _____

Lender Contact _____

Lender Contact Phone _____

Lender Contact Email _____

- * Signature Affidavit and Original Note endorsed to Idaho Housing and Finance Association 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 and Insurance Certificate, if applicable, (FHA MIC/VA)

LOAN FILE DELIVERY

IHFA MUST RECEIVE THE ENTIRE LOAN FILE

*The best way to deliver the loan file is to organize the required documents in **SECTION #1** in the stacking order listed, then follow with the remaining documents of the file. You may use two separate uploads if necessary.*

DOCUMENTS FOR LOAN PURCHASE REVIEW - Section #1

- _____ Fully completed IHFA Checklist (this document)
- _____ IHFA Gift Letter, if applicable
- _____ Copy of 1st Mortgage Note endorsed to Idaho Housing and Finance Association
- _____ Signature/Name Affidavit
- _____ Copy of First Deed of Trust with all applicable riders
- _____ Copy of Second Note, if applicable
- _____ Copy of recorded Deed of Trust for 2nd Mortgage
- _____ Preliminary Title Commitment with property tax information
- _____ Copy of Forgivable Grant Note
- _____ Copy of Forgivable Grant Deed of Trust
- _____ Manufactured Home Statement of Intent to Declare Real Property, if Applicable
- _____ Final Closing Disclosure fully executed by buyer and seller
- _____ 2nd Mortgage Final Closing Disclosure fully executed by the buyer
- _____ Fannie Mae Uniform Collateral Dataset (UCD) Findings Report
- _____ Freddie Mac Loan Evaluation Summary (UCD)
- _____ Initial Escrow Account Disclosure
- _____ First Payment Letter
- _____ IHFA Lock Confirmation
- _____ Loan Underwriting Transmittal Summary
- _____ VA Loan Analysis, if applicable
- _____ AUS finding (DU, LP, GUS etc)
- _____ Condo Questionnaire and Budget, if applicable
- _____ Borrower Authorization for Counseling, if applicable
- _____ Home Buyer Education Certificate, if applicable
- _____ Tri-merge credit report; reference number must match reference number on AUS
- _____ Hazard Insurance Binder showing HomeLoanServ, ISAOA as Mortgagee with IHFA's Loan Number
- _____ Condo Master Insurance Binder
- _____ Condo Hazard Insurance Binder "walls in", if applicable
- _____ Flood Hazard Determination, for continued life of loan monitoring, transferred to HomeLoanServ, ISAOA
- _____ Flood Hazard Insurance Binder, if applicable, transferred to HomeLoanServ, ISAOA
- _____ FINAL 1003 application, fully executed
- _____ Final FHA/VA Addendum 92900a, if applicable
- _____ Initial 1003 application
- _____ Initial FHA/VA Addendum 92900a, if applicable
- _____ 4506T
- _____ Private Mortgage Insurance Certificate, if applicable
- _____ Private Mortgage Insurance Disclosure indicating cancellation and termination date, if applicable
- _____ USDA - RD - Conditional Commitment 3555-18, if applicable
- _____ USDA - RD - Request for Single Family Housing Loan Guaranty 3555-21, if applicable
- _____ FHA Connection Form showing Case # assignment, if applicable
- _____ VA Certificate of Eligibility, if applicable
- _____ VA IRRRL Old vs. New Payment comparison, if applicable
- _____ Fully-executed purchase contract with all addenda and counter offers (include legible copy)
- _____ UCDP Submission Summary Report, FNMA and FHLMC, if applicable
- _____ Underwriting comments addressing Collateral Underwriting Report if SSR score is 4.0 or higher
- _____ Appraisal Report
- _____ IHFA Certificate of Accelerated Delivery (ADP) IHFA Form 1040

Section #2 - ALL Remaining loan documents