

IDAHO HOUSING and FINANCE ASSOCIATION
FIRST LOAN PROGRAM
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 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.

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

Copy of Forgivable Grant Note

Copy of Forgivable Grant Deed of Trust

Manufactured Home Statement of Intent to Declare Real Property, if Applicable

Preliminary Title Commitment with property tax information

Final Closing Disclosure fully executed by buyer and seller

2nd Mortgage Final Closing Disclosure fully executed by the buyer

Initial Escrow Account Disclosure

First Payment Letter

Loan Underwriting Transmittal Summary

VA Loan Analysis, if applicable

IHFA Lock Confirmation

AUS finding (DU, LP, GUS etc)

Condo Questionairre and Budget, if applicable

Home Buyer Education Certificate, if applicable

Tri-merge credit report; reference number must match reference number on AUS

Condo Questionnaire and Budget, if Conventional

Hazard Insurance Binder transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan #

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,
transferred to HomeLoanServ, P.O. Box 7899, Boise, ID 83707

Flood Hazard Insurance Binder, if applicable
transferred to HomeLoanServ, ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan #

FINAL 1003 application, fully executed

Final FHA/VA Addendum 92900a, if applicable

Initial 1003 application

Initial FHA/VA Addendum 92900a, if applicable

4506T

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)

Underwriting comments addressing Collateral Underwriting Report if SSR score is 4 or higher

Appraisal Report

IHFA Certificate of Accelerated Delivery (ADP) IHFA Form 1040

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.