

**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 delivered to:
Idaho Housing and Finance Association, 565 W. Myrtle St., Boise, ID 83702
- * Documents delivered electronically in "Lender Connection" web portal.
- * 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 LGC/USDA-RD LNG) uploaded to Lender Connection within 90 days

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

- _____ Fully completed IHFA Checklist (this document)
- _____ IHFA First Loan Disclosures, fully executed:
 - _____ Borrower Affidavit
 - _____ Seller Affidavit
 - _____ Recapture Summary
 - _____ Recapture Notice
 - _____ Recapture Reimbursement Notice
- _____ 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
- _____ Fannie Mae Uniform Collateral Dataset (UCD) Findings Report
- _____ Freddie Mac Loan Evaluation Summary (UCD)
- _____ 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 Questionnaire and Budget, 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
- _____ 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 3.8 or higher
- _____ Appraisal Report
- _____ IHFA Certificate of Accelerated Delivery (ADP) IHFA Form 1040