

IHFA COMMON OFFERING DELIVERY CHECKLIST

Lender Loan Number: _____

Borrower Name: _____

Lender Contact Name: _____

File Contact Email Address _____

File Contact Phone #: _____

FINAL ORIGINAL DOCUMENTS – Do NOT include in loan file. Ship under separate cover to:	
Recorded Security Instrument, including Riders (if applicable)	<i>Idaho Housing and Finance Association</i> Attn: Doc Center 565 W. Myrtle Street Boise, ID 83702
Recorded Assignment to MERS (if applicable)	
Recorded Power of Attorney (if applicable)	
Final Title Policy	
Insurance Certificates, if applicable, (e.g., FHA MIC, VA LGC or USDA LNG)	

LOAN FILE DELIVERY - The loan will not be purchased until the entire file is received, please deliver Section 1 documents in the preferred stacking order listed below. Section 2 documents may be submitted in the Lender’s preferred order. You may use 2 separate uploads if necessary.

SECTION 1 DOCUMENTS

1 st Mortgage Collateral Documents	
<input type="checkbox"/>	Note/Addenda/Allonge endorsed (copy only)
<input type="checkbox"/>	Power of Attorney Copy, if applicable
<input type="checkbox"/>	Certified Copy of Security Instrument/Applicable Riders/Legal Description
<input type="checkbox"/>	Assignment to MERS, if applicable
<input type="checkbox"/>	Intervening Assignment(s), if applicable
<input type="checkbox"/>	Trust Agreement, if applicable
<input type="checkbox"/>	Title Commitment/Binder (including evidence of ordering Survey or Alta 9 endorsement & Plat Map)
<input type="checkbox"/>	Signature/Name Affidavit
<input type="checkbox"/>	MIN Summary for 1st mortgage
<input type="checkbox"/>	Wire Instructions / Bailee Letter
2 nd Mortgage Collateral Documents	
<input type="checkbox"/>	Down Payment Assistance Note endorsed (copy only)
<input type="checkbox"/>	Certified Copy of Security Instrument/Applicable Riders/Legal Description
<input type="checkbox"/>	Assignment to MERS, if applicable
<input type="checkbox"/>	MIN Summary for 2nd mortgage, if applicable
TRID Documentation	
<input type="checkbox"/>	1st Mortgage All Closing Disclosures
<input type="checkbox"/>	2nd mortgage Federal Closing Disclosures, if applicable
<input type="checkbox"/>	1st Mortgage All Loan Estimates
<input type="checkbox"/>	2nd mortgage Federal loan estimate, if applicable
Credit	
<input type="checkbox"/> AUS	DU/LPA/GUS/etc.
<input type="checkbox"/> UCD	Uniform Collateral Dataset (UCD)
<input type="checkbox"/> 1008/92900-LT/ VA 26-6393	Underwriting Loan Transmittal/Loan Analysis (FNMA, FHA, USDA, VA)
<input type="checkbox"/> 1077	Underwriting Loan Transmittal (FHLMC)
<input type="checkbox"/> 1003	Initial URLA for 1st - Uniform Residential Loan Application
<input type="checkbox"/> 1003	Final URLA for 1st - Uniform Residential Loan Application
<input type="checkbox"/> 1003	Credit Report (tri-merge) Including all supplements
<input type="checkbox"/>	Fraud Compliance Report
Income & Asset Documentation	
<input type="checkbox"/>	Documentation that supports the AUS Income & Assets values
<input type="checkbox"/>	VVOE
<input type="checkbox"/>	Gift Letter and Supporting Documents (if applicable)
<input type="checkbox"/>	Non-HFA Grant Letter(s) & Proof of transfer (if applicable)

Escrow Documentation	
<input type="checkbox"/>	Standard Flood Hazard Determination
<input type="checkbox"/>	Hazard Insurance Policy Declarations Page or Certificate of Insurance
<input type="checkbox"/>	Flood Insurance Application
<input type="checkbox"/>	Initial Escrow Account Disclosure
<input type="checkbox"/>	Tax Information Sheet, or Property Tax Certification
<input type="checkbox"/>	Condo Master Insurance Binder
<input type="checkbox"/>	Condo Master Insurance Binder “walls in”
<input type="checkbox"/>	Flood Hazard Insurance Binder, if applicable
Other Documentation	
<input type="checkbox"/>	Initial/First Payment Letter
<input type="checkbox"/>	Payment History, if applicable
<input type="checkbox"/>	Private Mortgage Insurance Certificate, if applicable
<input type="checkbox"/>	Private Mortgage Insurance Disclosure, if applicable
<input type="checkbox"/>	Borrower Certification and Authorization
<input type="checkbox"/>	Proof of eConsent
<input type="checkbox"/>	Lock Confirmation (aka Registration)
<input type="checkbox"/>	Condo Questionnaire and Budget
<input type="checkbox"/>	Evidence of payment to Mortgage Insurance Company
<input type="checkbox"/>	Buydown Agreement, if applicable
<input type="checkbox"/>	
FHA Compliance	
<input type="checkbox"/> 92900-A	HUD/VA Addendum to Uniform Residential Loan Application - Initial
<input type="checkbox"/> 92900-A	HUD/VA Addendum to Uniform Residential Loan Application - Final
<input type="checkbox"/>	FHA Connection Form
<input type="checkbox"/>	FHA Amendatory Clause
<input type="checkbox"/>	FHA Real Estate Certification
<input type="checkbox"/> 92900 - B	Important Notice to Homebuyer - Initial
<input type="checkbox"/> 92900 - B	Important Notice to Homebuyer Final
<input type="checkbox"/>	Homeownership Counseling HUD Approved List of Home Counseling Agencies
<input type="checkbox"/> 92800-5B	FHA Conditional Commitment Direct Endorsement Statement of Appraised Value
<input type="checkbox"/> 92544	Builder’s Warranty of Completion of Construction (FHA only), if applicable
VA Compliance	

IHFA COMMON OFFERING DELIVERY CHECKLIST

<input type="checkbox"/>	HFA DPA Award and Commitment Letters	<input type="checkbox"/> VA 26-8320	Certificate of Eligibility (COE)
Appraisal Documentation		<input type="checkbox"/> VA 26-1802A	HUD/VA Addendum to Uniform Residential Loan Application
<input type="checkbox"/>	Appraisal (URAR) or LPA Feedback Certificate Should Contain Home Value Explore (HVE) Results	USDA Compliance	
<input type="checkbox"/>	FHLMC UCDP (Uniform Collateral Date Portal) /SSR (Submission Summary Report)	<input type="checkbox"/> RD 3555-18	Conditional Commitment for Single Family Housing Loan Guarantee
<input type="checkbox"/>	FNMA Appraisal Findings /SSR (Submission Summary Report)	<input type="checkbox"/> RD-3555-21	Request for Single Family Housing Loan Guarantee
<input type="checkbox"/>	Underwriting comments addressing Collateral Underwriting Report if SSR score is 4.0 or higher	Manufactured	
<input type="checkbox"/>	Sales Contract/Purchase Agreement with all addenda and counter offers	<input type="checkbox"/>	Proof of Cancellation of MFR Home Title
<input type="checkbox"/> 1004D/442/ CDAIR / 92051	URAR Uniform Residential Appraisal Report Final Inspection	<input type="checkbox"/>	Evidence from Tax Assessor that property is assessed as Real Estate
<input type="checkbox"/>	Certificate of Occupancy (Properties < 1 yr. old)	<input type="checkbox"/>	Engineers Report
<input type="checkbox"/>	Escrow Agreement for Repairs (if applicable) and/or Completion of Construction (Properties < 1 yr. old)	<input type="checkbox"/>	Declaration of Intent to Affix the MFR home to real property, must list model, year, and serial number-VIN
Disclosures		<input type="checkbox"/>	
<input type="checkbox"/>	Homebuyers Education Certificate proving that it was completed prior to closing	<input type="checkbox"/>	

Section 2 DOCUMENTS

All Remaining Loan Documents, including but not limited to the borrower’s upfront application package, credit underwriting file (including loan conditions), property conditions documents.