

**TEXAS DEPT. OF HOUSING AND COMMUNITY AFFAIRS (TDHCA)
IDAHO HOUSING AND FINANCE ASSOCIATION
LENDER DELIVERY CHECKLIST**

TDHCA LOAN # _____ **Borrower Name** _____
Lender Contact _____ **Lender Contact Phone** _____
Lender Contact Email _____

- * Original Note endorsed to Idaho Housing and Finance Association & Signature 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 to Lender Connection within 15 days of Purchase

LOAN FILE DELIVERY

IHFA must receive the entire loan file. Please Upload required documents in SECTION #1 in the stacking order listed below, 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 TDHCA/IHFA Checklist (this document)
- _____ TDHCA Loan Confirmation (eHousingPlus)
- _____ TDHCA Underwriter Certification (eHousingPlus)
- _____ TDHCA Legally Enforceable Obligation Letter (FHA only)
- _____ **TDHCA Second Loan Documents:**
- _____ TDHCA Copy of SUBORDINATE LIEN DEED OF TRUST
- _____ 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 (including Tax Exempt Financing Rider - if applicable)
- _____ Preliminary Title Commitment with property tax information
- _____ Final Closing Disclosure fully executed by buyer and seller
- _____ Initial Escrow Account Disclosure
- _____ UCD Successful Submission Certificate (if applicable, Fannie Mae/Freddie Mac)
- _____ First Payment Letter
- _____ Loan Underwriting Transmittal Summary
- _____ VA Loan Analysis, if applicable
- _____ 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 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 #
- _____ Hazard Insurance Authorization, Requirements and Disclosure
- _____ Private Mortgage Insurance Certificate, if applicable
- _____ Private Mortgage Insurance Disclosure indicating cancellation and termination date, if applicable
- _____ Proof of PMI activation, if applicable (Conventional Loans)
- _____ 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)
- _____ 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)
- _____ UCDDP 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
- _____ 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: Juan, 2022