

**IOWA FINANCE AUTHORITY
IDAHO HOUSING and FINANCE ASSOCIATION
LENDER DELIVERY CHECKLIST**

Idaho Housing Loan # _____ **Borrower Name** _____
Lender Contact _____ **Lender Contact Phone** _____
Lender Contact Email _____

- * Original (1st & 2nd) 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 of Purchase
- * 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 the required documents in the stacking order listed below, then follow with the remaining Underwriting documents of the file. You may use two separate uploads if necessary.

- _____ Copy of 1st Mortgage Note endorsed to Idaho Housing and Finance Association
- _____ Signature/Name Affidavit
- _____ Copy of First Mortgage with all applicable riders*
- _____ Copy of the assignment to the Mortgage (if not using MERS)
_____ endorsed to Idaho Housing and Finance Association, ISAOA P.O. Box 7899, Boise, ID 83707-7899
- _____ Copy of 2nd Note
- _____ Copy of 2nd Mortgage
- _____ 2nd Loan IFA Award Letter
- _____ Preliminary Title Commitment with property tax information
- _____ IF MANUFACTURED HOME - Copy of Recorded Statement of intent to Declare Real Property
- _____ IFA Grant Approval Letter, if applicable
- _____ Final Closing Disclosure (or HUD Settlement Statement) fully executed by buyer and seller
- _____ UCD Successful Submission Certificate (if applicable, Fannie Mae/Freddie)
- _____ Initial Escrow Account Disclosure
- _____ Payment Letter
- _____ Loan Underwriting Transmittal Summary
- _____ VA Loan Analysis, if applicable
- _____ Tri-merge credit report; reference number must match reference number on AUS
- _____ AUS finding (DU, LP, GUS etc)
- _____ 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 #
- _____ Hazard Insurance Authorization, Requirements and Disclosure
- _____ Final 1003 Application
- _____ Final FHA/VA Addendum 92900a, if applicable (ALL FORMS)
_____ 4506T
- _____ Private Mortgage Insurance Certificate (Conventional only)
- _____ Private Mortgage Insurance Disclosure indicating cancellation and termination date (Conventional only)
- _____ 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 Forms
- _____ VA Certificate of Eligibility, if applicable
- _____ Home Buyer Education Certificate, if applicable -or- Landlord Counseling Certificate if multi-family.
- _____ Fully-executed purchase contract with all addenda and counter offers (include legible copy)
- _____ IF CONDO - Condo Review Packet: Questionnaire, Budget, HUD Approved
- _____ UCDP Submission Summary Report (FNMA/FHLMC)
- _____ Underwriting comments addressing Collateral Underwriting Report if SSR score is 4 or higher
- _____ Appraisal Report
- _____ 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: Jan, 2022