

**IDAHO HOUSING and FINANCE ASSOCIATION
NEW MEXICO MORTGAGE FINANCE AUTHORITY
LENDER DELIVERY CHECKLIST
First Home Loan Program**

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

- * **Original Note & Signature Affidavit** 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.
- * "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 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)
_____ MFA First Home Program Loan Delivery Checklist

Secondary Financing

_____ Compliance Approval/Purchase Commitment
_____ Reservation/Lock Commitment

_____ Completed Borrower Update/Verification Form
_____ Copy of 1st Mortgage Note with all applicable riders, **MUST INCLUDE TAX EXEMPT FINANCING RIDER**
_____ Signature/Name Affidavit, **MUST BE NOTARIZED**
_____ Copy of First Mortgage with all applicable riders
_____ assigns, P.O. Box 7899, Boise, ID 83707-7899
_____ Copy of 2nd Note
_____ Copy of 2nd Mortgage, including 2nd Mortgage Rider if 1st is FHA
_____ Preliminary Title Commitment with property tax information
_____ Final Closing Disclosure fully executed by buyer and seller
_____ UCD Successful Submission Certificate (if applicable, Fannie Mae)
_____ Initial Escrow Account Disclosure
_____ First Payment Letter, 1st Mortgage
_____ First Payment Letter, 2nd Mortgage
_____ Loan Underwriting Transmittal Summary/1008/VA Loan Analysis
_____ AUS finding (DU, LP, GUS etc)
_____ Tri-merge credit report; reference number must match reference number on AUS
_____ Hazard Insurance Binder transferred to HomeLoanServ as 1st lien Mortgagee with IHFA's Loan Number
_____ Hazard Insurance Binder must show NM MFA as 2nd lien mortgagee
_____ Condo Master Insurance Binder, if applicable
_____ Condo Hazard Insurance Binder "walls in", if applicable
_____ Flood Hazard Determination, for continued life of loan monitoring, transferred to HomeLoanServ
_____ Flood Hazard Insurance Binder, if applicable, transferred to HomeLoanServ
_____ Flood Insurance Binder must show NM MFA as 2nd lien mortgagee
_____ FINAL 1003 application, fully executed
_____ Final FHA/VA Addendum 92900a, if applicable
_____ Initial 1003 application
_____ Initial 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 (VA only)
_____ VA IRRRL Old vs. New Payment comparison, if applicable
_____ Home Buyer Education Certificate, if applicable
_____ Fully-executed purchase contract with all addenda and counter offers (include legible copy)
_____ UCDP Submission Summary Report (FNMA/FHLMC)
_____ Underwriting comments addressing Collateral Underwriting Report if SSR score is 4.0 or higher
_____ Appraisal Report, all updates if applicable

REMAINING UNDERWRITING DOCUMENTS IN FILE