

**IDAHO HOUSING and FINANCE ASSOCIATION
NEW MEXICO MORTGAGE FINANCE AUTHORITY
LENDER DELIVERY CHECKLIST
Next 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)
- _____ NM MFA Next Home Program Loan Delivery Checklist
- _____ Next Home Program Compliance Approval/Purchase Commitment
- _____ Next Home DPA Grant Commitment Form, signed by the borrower
- _____ Next Home Program Reservation Lock Commitment
- _____ Next Home DPA Grant Program Reservation Lock Commitment
- _____ Completed Borrower Update/Verification Form
- _____ Copy of 1st Mortgage Note endorsed to Idaho Housing and Finance Association
- _____ Signature/Name Affidavit, **MUST BE NOTARIZED**
- _____ 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, Its successors
- _____ 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
- _____ VA Loan Analysis, if applicable
- _____ Loan Underwriting Transmittal Summary
- _____ 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 if First Down included
- _____ 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 if First Down included
- _____ FINAL 1003 application, fully executed
- _____ Final FHA/VA Addendum 92900a, if applicable
- _____ Initial 1003 application
- _____ Initial FHA/VA Addendum 92900a, if applicable
- _____ 4506T
- _____ Private Mortgage Insurance Certificate, if applicable
- _____ Private Mortgage Insurance Disclosure indicating cancellation and termination date, if applicable
- _____ 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
- _____ 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

ALL REMAINING DOCUMENTS IN FILE