

IDAHO HOUSING and FINANCE ASSOCIATION
NEW MEXICO MORTGAGE FINANCE AUTHORITY
LENDER DELIVERY CHECKLIST
FIRSTHome Loan Program

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

- * **Original Note** endorsed to **Idaho Housing and Finance Association (loans closed PRIOR to November 20, 2020)** and Signature Affidavit **OR Original Note** endorsed to **New Mexico Mortgage Finance Authority (loans closed November 20, 2020 or after)** and Signature Affidavit, delivered to:
 - **Idaho Housing and Finance Association, 565 W. Myrtle St., Boise, Idaho 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, Idaho 83702** within 90 days
- * Final Title Policy uploaded to Lender Connection within 90 days
- * Insurance Certificate (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

DOCUMENTS FOR LOAN PURCHASE REVIEW

- _____ Fully completed IHFA Checklist (this document)
- _____ MFA Second Mortgage DPA Programs Loan Delivery Checklist
- _____ FIRSTHome Reservation/Lock Commitment
- _____ FIRSTHome Compliance Approval/Loan Purchase Commitment
- _____ Affidavit of Purchaser
- _____ Affidavit of Seller
- _____ Notice of Potential Recapture Tax
- _____ Borrower Update/Verification Form
- _____ **Secondary Financing**
 - _____ MFA Second Mortgage Reservation/Lock Commitment
 - _____ MFA Second Mortgage Compliance Approval/Loan Purchase Commitment
 - _____ MFA Second Mortgage DPA Mortgage Loan Commitment
- _____ Copy of 1st Mortgage Note endorsed to the correct agency **per the above instructions and closing dates**
- _____ Signature/Name Affidavit, **MUST BE NOTARIZED**
- _____ Copy of First Mortgage with all applicable riders, **MUST INCLUDE TAX EXEMPT FINANCING RIDER (ALL LOAN TYPES EXCEPT VA) AND MFA VA RIDER IF A VA LOAN**
- _____ Copy of assignment to the Mortgage **(If not using MERS – which is required by MFA)**
 - Endorsed to Idaho Housing and Finance Association, Its successors and/or assigns, P.O. Box 7899, Boise, Idaho 83707-7899 **(loans closed PRIOR to November 20, 2020)** and Signature Affidavit **OR Original Note** endorsed to **New Mexico Mortgage Finance Authority**, Its successors and/or assigns **(loans closed November 20, 2020 or after)** and Signature Affidavit, delivered to: Idaho Housing and Finance Association, Its successors and/or assigns, P.O. Box 7899, Boise, Idaho 83707-7899
- _____ Copy of Power of Attorney for Mortgagor/Seller OR a copy of court appointment of a Personal Representative, if any documents have been signed on behalf of the borrower or seller by a Power of Attorney or Personal Representative
- _____ Copy of Power of Attorney for Mortgagor/Seller OR a copy of court appointment of a Personal Representative, if any documents have been signed on behalf of the borrower or seller by a Power of Attorney or Personal Representative
- _____ Copy of 2nd Note
- _____ Copy of 2nd Mortgage, including 2nd Mortgage HUD Rider if 1st is FHA
- _____ Preliminary Title Commitment with property tax information
- _____ Final Closing Disclosures (1st & 2nd Loans) fully executed by **Buyer and Seller**
- _____ UCD Successful Submission Certificate (if applicable, Fannie Mae/Freddie Mac)
- _____ Initial Escrow Account Disclosure
- _____ First Payment Letter, 1st Mortgage
- _____ First Payment Letter, 2nd Mortgage
- _____ Loan Underwriting Transmittal Summary/1008/VA Loan Analysis
- _____ AUS findings (DU, LP, GUS, etc.)
- _____ Tri-merge credit report; reference number must match reference number on AUS

LENDER DELIVERY CHECKLIST, FIRSTHome Loan Program (Continued)

- _____ Hazard Insurance Binder
transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181
IHFA's Loan # – MUST show New Mexico Mortgage Finance Authority as the Second Loss Payee using the following clause: New Mexico Mortgage Finance Authority, ISAOA.ATIMA, 344 4th Street SW, Albuquerque, NM 87102 with MFA's Second Mortgage Loan #
- _____ Condo Master Insurance Binder, if applicable
transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan # - MUST show New Mexico Mortgage Finance Authority as the Second Loss Payee using the following clause: New Mexico Mortgage Finance Authority, ISAOA.ATIMA, 344 4th Street SW, Albuquerque, NM 87102 with MFA's Second Mortgage Loan #
- _____ Condo Hazard Insurance Binder, if applicable
transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan # – MUST show New Mexico Mortgage Finance Authority as the Second Loss Payee using the following clause: New Mexico Mortgage Finance Authority, ISAOA.ATIMA, 344 4th Street SW, Albuquerque, NM 87102 with MFA's Second Mortgage Loan #
- _____ Flood Hazard Determination, for continued life of loan monitoring
Transferred to HomeLoanServ, P.O. Box 7899, Boise, Idaho 83707
- _____ Flood Hazard Insurance Binder, if applicable
transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan # – MUST show New Mexico Mortgage Finance Authority as the Second Loss Payee using the following clause: New Mexico Mortgage Finance Authority, ISAOA.ATIMA, 344 4th Street SW, Albuquerque, NM 87102 with MFA's Second Mortgage Loan #
- _____ FINAL Loan Application (URLA), fully executed
- _____ FINAL FHA/VA Addendum 92900a, if applicable
- _____ INITIAL Loan Application (URLA), fully executed
- _____ 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
- _____ 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, explanation letters, verification and disclosures