

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 First Mortgage Note** endorsed to **New Mexico Mortgage Finance Authority** 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
- * **New Mexico Mortgage Finance Authority Requires both first and subordinate loans to be assigned via MERS**

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 Subordinate 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
- _____ **Third Financing (if applicable)**
 - _____ MFA Third Mortgage Reservation/Lock Commitment
 - _____ MFA Third Mortgage Compliance Approval/Loan Purchase Commitment
 - _____ MFA Third Mortgage DPA Mortgage Loan Commitment
- _____ Copy of 1st Mortgage Note endorsed to **New Mexico Mortgage Finance Authority**
 - **Original shipped to Idaho Housing and Finance Authority**
- _____ 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 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 Second Note endorsed to **New Mexico Mortgage Finance Authority**
 - **Original shipped to New Mexico Mortgage Finance Authority**
- _____ Copy of Second Mortgage, including Subordinate Mortgage HUD Rider if 1st is FHA
- _____ Copy of Third Note endorsed to **New Mexico Mortgage Finance Authority** (if applicable)
 - **Original shipped to New Mexico Mortgage Finance Authority**
- _____ Copy of Third Mortgage, including Subordinate Mortgage HUD Rider if 1st is FHA (if applicable)
- _____ Preliminary Title Commitment with property tax information
- _____ Final Closing Disclosures (First, Second and Third Loans) fully executed by **Buyer and Seller**
- _____ UCD Successful Submission Certificate (if applicable, Fannie Mae/Freddie Mac)
- _____ Initial Escrow Account Disclosure
- _____ First Payment Letter, First Mortgage
- _____ First Payment Letter, Second Mortgage
- _____ First Payment Letter, Third Mortgage
- _____ Loan Underwriting Transmittal Summary/1008/VA Loan Analysis
- _____ AUS findings (DU, LP, GUS, etc.)

LENDER DELIVERY CHECKLIST, FIRSTHome Loan Program (Continued)

- _____ 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 Number – MUST show New Mexico Mortgage Finance Authority as the Subordinate Loss Payee using the following clause: New Mexico Mortgage Finance Authority, ISAOA.ATIMA, 7425 Jefferson St. NE, Albuquerque NM 87109 with MFA's Subordinate Mortgage Loan Numbers
- _____ Condo Master Insurance Binder, if applicable
 - transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan Number - MUST show New Mexico Mortgage Finance Authority as the Subordinate Loss Payee using the following clause: New Mexico Mortgage Finance Authority, ISAOA.ATIMA, 7425 Jefferson St. NE, Albuquerque NM 87109 with MFA's Subordinate Mortgage Loan Numbers
- _____ Condo Hazard Insurance Binder, if applicable
 - transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan Number – MUST show New Mexico Mortgage Finance Authority as the Subordinate Loss Payee using the following clause: New Mexico Mortgage Finance Authority, ISAOA.ATIMA, 7425 Jefferson St. NE, Albuquerque NM 87109 with MFA's Subordinate Mortgage Loan Numbers
- _____ 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 Subordinate Loss Payee using the following clause: New Mexico Mortgage Finance Authority, ISAOA.ATIMA, 7425 Jefferson St. NE, Albuquerque NM 87109 with MFA's Subordinate Mortgage Loan Numbers
- _____ Hazard Insurance Authorization, Requirements and Disclosure
- _____ FINAL Loan Application (URLA), fully executed (**All loans**)
- _____ FINAL FHA/VA Addendum 92900a, if applicable
- _____ INITIAL Loan Application (URLA), fully executed (**All loans**)
- _____ 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
- _____ Fully executed purchase contract with all addenda and counteroffers (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