

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

Idaho Housing Loan # \_\_\_\_\_  
Lender Contact \_\_\_\_\_  
Lender Contact Email \_\_\_\_\_

Borrower Name \_\_\_\_\_  
Lender Contact Phone \_\_\_\_\_

- \* **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 1<sup>st</sup> 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 1<sup>st</sup> 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 1<sup>st</sup> 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)**

Tax Transcript – Most recent year available for validation of income (required for all FHLMC loans)

Documentation of Closing Disclosure (CD) delivery to the borrower three days prior to closing (required for all FHLMC loans)

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