

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 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**