

IDAHO HOUSING and FINANCE ASSOCIATION
NEW MEXICO MORTGAGE FINANCE AUTHORITY
LENDER DELIVERY CHECKLIST
Second Mortgage DPA Programs

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

- * **Original 2nd Note** endorsed to **New Mexico Mortgage Finance Authority** and Signature Affidavit and Signature Affidavit, **delivered** to:
 - **MFA, 344 4th Street SW, Albuquerque, NM 87102 – Attn Document Management Department**
- * Documents delivered electronically in “Lender Connection” web portal
 - Using first mortgage loan number
- * Original recorded 2nd Mortgage, including all original Riders and Assignment, if applicable, delivered to:
 - **MFA, 344 4th Street SW, Albuquerque, NM 87102 – Attn Document Management Department** within 90 days
- * **New Mexico Mortgage Finance Authority Requires the second 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 MFA Second Mortgage DPA Programs Loan Delivery Checklist (this checklist)
- _____ Borrower Update/Verification Form
- _____ Second Mortgage Reservation/Lock Commitment
- _____ Second Mortgage Compliance Approval/Loan Purchase Commitment
- _____ Second Mortgage DPA Mortgage Loan Commitment
- _____ Copy of 2nd Mortgage Note endorsed to **New Mexico Mortgage Finance Authority**
 - Original is delivered to:
 - MFA, 344 4th Street SW, Albuquerque, NM 87102 – Attn Document Management Department**
- _____ Signature/Name Affidavit, **MUST BE NOTARIZED**
- _____ Copy of Second Mortgage with all applicable riders, **MUST INCLUDE HUD Second Mortgage Rider** if first is an FHA
- _____ 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
- _____ Final Closing Disclosures (1st and 2nd Loans) fully executed by **Buyer and Seller**
- _____ First Payment Letter, 2nd Mortgage
- _____ 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 Second Mortgage Loan Application (URLA), fully executed
- _____ INITIAL Second Mortgage Loan Application (URLA), fully executed