Who is Idaho Housing and Finance

- We currently service over 25,000 loans and have
 20 years servicing experience.
- We work with over 200 participating lenders in our own lending program
- We share a common mission with MFA of providing homeownership





HomeLoanServ

- Please let your borrowers know that their loan will be serviced by HomeLoanServ
- Please ship the closed loan documents to Idaho Housing and Finance using appropriate loan checklist and delivery mechanism.
 - Electronic Loan Delivery Lender Connection
 Web Portal
 - Or ship loan file to Idaho Housing and Finance,
 565 W. Myrtle, Boise, ID 83702



Notes

- Send original Notes to IHFA street address
- Notes to be endorsed as follows:
 - Pay without recourse to the order of

IDAHO HOUSING AND FINANCE ASSOCIATION

Please do not use the ampersand "&" sign



HomeLoanServ Review

- Underwriting mirrors MFA's guidelines and policies
- We review loans for continuity-
 - Final 1003, AUS findings to Note and Trust Deed
- Submission Checklists will be available at Allregs.com
- Purchase advice available at Lender Connection web portal



HomeLoanServ Review

HFA LENDER CHECKLIST - ADVANTAGE PROGRAM Landar Contact Phones Lender Contact INFALander Checklet Original Note endorsed to INFA(1") Copy of the recorded Deed of Trust with all riders (1th) (including PUD Rider, Condo Rider, if applicable) Copy of the recorded Assignment, to the Deed of Trust endorsed to IHFA. Second Mortgage Documents: Original Note endorsed to IHFA, copy of recorded Deed of Trust Final HUD-1 for both buyer and seler, fully executed Initial Escrow Account Disclosure Final Truth-in Lending Citations Goodbye Letter notifying borrower of payment amount and new services Mac, closing and funding documents 4506T and results if applicable Preliminary Title report with 12 month chain of title & property tax information Recorded Intent to Declare Manufactured Housing as Real Property, Y applicable Condo Master Insurance Sinder (HEA ANNOTEREMA, INSA LORD, Max deductible less of SN/55000 Condo Master Insurance Sinder Condo Hazard Insurance Binder, "walls in" regulard to be exproved Flood Hazard Determination, must be saligned to IRFA Flood Hazard Catermination, must be saligned to IRFA Flood Hazard Insurance Binder, # spalicable — INX RO Conditional Commitment & Loan Note Guarantee, If applicable Private Mortgage Insurance Certificate with PMI Cancellation Disclosure assigned to IHFA If applicable Complete program disclosured including the Initial Good Faith Estimate and Till. Eyily, executed FHA disclosured if applicable Convert, odf file to a Fannie Mae 2.2 file (, FMN) and upload to the IHFAL ender Connection UCDF Submission Summary Reports from Fannie Mae & Freddle Mac showing status or Successful INFA Certificate of Accelerated Delivery form 1040 INFA Voucher Confirmation Loan Lock Confirmation USPS Address verification, (http://dp4.usps.com/dp4) must match Note, Deed of Trust, Final 1003 Application, AUS Findings and Flood Certificate. Loan Underwriting Transmitted Summary (FHA, Conventional & VA) AUS findings (DU, LP, GUS etc) FINAL 1002 application, fully executed Final FHA/VA Addendum 92900s, If applicable Initial 1002 application Initial EWANIA Addendum 92900s, F applicable LOGICSA INS Card, If applicable VA Certificate of Eligibility, If applicable Bankruptcy papers. Y applicable Signed and dated credit explanation Signed and dated inquiry letter Divorce decree and/or child support order, l'applicable Tri-marge credit report, if borrowers are unmarried separate credit reports and 1002's are required Securitation provide notification. Specially, Veloping VOE for each personal a current employment. Current payatubs & most recent two years W-2s (Faelf-employed, commissioned or employed by family member, 2 years tax returns, signed and dated by borrowers). If married sole and separate, income documentation for non-purchasing appuse is required, if tigg recent monthly asset statements for all checking/tavings or retirement accounts used in qualifying. Gift Letter, fully executed if applicable Evidence gift funds transferred from donor to borrower (not required at Initial submission) Home Suyer Education Certificate, Y applicable Exity, executed FHA Amendatory Cause & Real Estate Certification, signed and dated by all parties, Copy of earnest money check Bully executed purchase contract with all addends and counter offers, (include legible copy). Engineers Certification of the foundation, required for all Manufactured Homes FHACase # sasgnment, Y applicable Well, septic inspections, if applicable New Construction exhibits, if applicable

Purchase Statement

www.housingnm.org

Lender: HIGH DESERT MORTGAGE

Borrower Name: CALHOUN, JOHN

Purchase Date: 02/27/2013 Loan Number: 3500972256 1st Pav Due: 03/01/2013 Note Date: 02/27/2013

Note Amt: \$58,913.00 Loan Type: Mortgage\$aver Plus Gov't

Discount Amount:

Premium Pricing Points:

Monthly P & I: \$289.82 Interest Rate: 4.250 Buydown % (if any): 0.000

> Purchase Amount: \$58,913.00 Interim Interest: \$0.00 Initial Escrow Deposit: \$0.00 Lender Premium: \$0.00 Lender Premium Adjustment: \$0.00 Original Buydown Amount: \$0.00

> > Service Release Fee: \$0.00 Tax Credit Fee: \$0.00

\$360.00

\$0.00

MBS Compliance Extension Fee: \$200.00

> Total Disbursement: \$0.00

Broker Reimbursement:

UF04780- (X/10/10)



FHA Conditional Commitment or VA NOV UCDP Portal DOCID # for appraisal

Appraisal Report

Final Document Delivery

Lenders may deliver mortgage loans for purchase without the final Deed of Trust, applicable mortgage insurance, and title insurance.



Final Document Delivery

Documents not required at time of purchase:

- Original FHA MIC, VA LGC, USDA-RD LNG
- Original ALTA Title Policy w/104 endorsement
- Original recorded Trust Deed with riders
- Original recorded Assignment, if not utilizing

MERS



Assignments

- If utilizing MERS, IHFA # 1009670
- If utilizing an Assignment:
 - FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to IDAHO HOUSING AND FINANCE ASSOCIATION, PO Box 7899, Boise, Idaho 83707 all beneficial interest under certain Deed of Trust Dated...



Final Document Delivery

Lenders will be required to certify delivery of these final documents within 60 days of the date of purchase by HomeLoanServ. (Idaho Housing and Finance)



Questions?

Home Loan Serv Support Staff

- –Send questions to resloan@homeloanserv.com
- -Call 800-219-2285







www.idahohousing.com

Welcome to Lender Connection

- Finding you HomeLoanServ Loan Number
 - Loan number will start with 350 XXXXXX
- Upload your electronic closed loan documents
- Upload appraisals
- Export your loan file 1003.FNM to the finalized reservation information provided by MFA.
- Track loan status
- Print purchase advice



When to use Lender Connection

- MFA's reservation system and Idaho's Lender Connection systems send reservation data to each other ever day.
- Use MFA's reservation system for reservation and compliance changes.
- Use Idaho's Lender Connection after compliance approval.



When to use Lender Connection

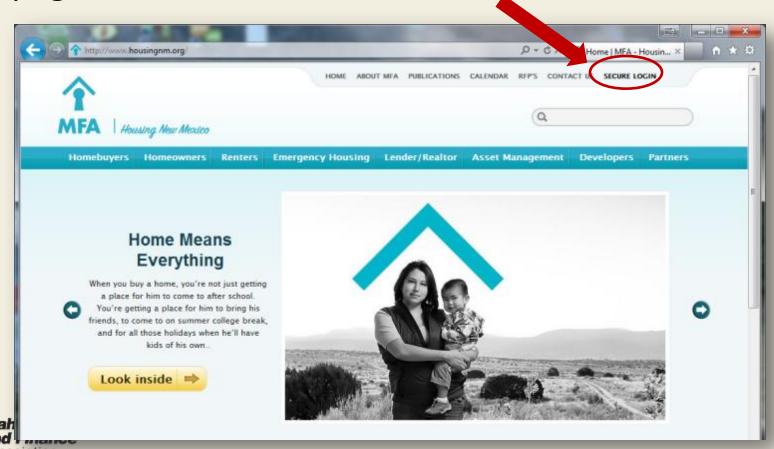
- You may use lender connection two business days after your loan reservation is submitted to MFA.
 - Loans will be in "Reservation Received" status
- When MFA approves your loan in compliance review, Lender Connection will automatically open your loan reservation for upload and edit.
 - Loans will be in "Compliance Approved" status



Locating Lender Connection

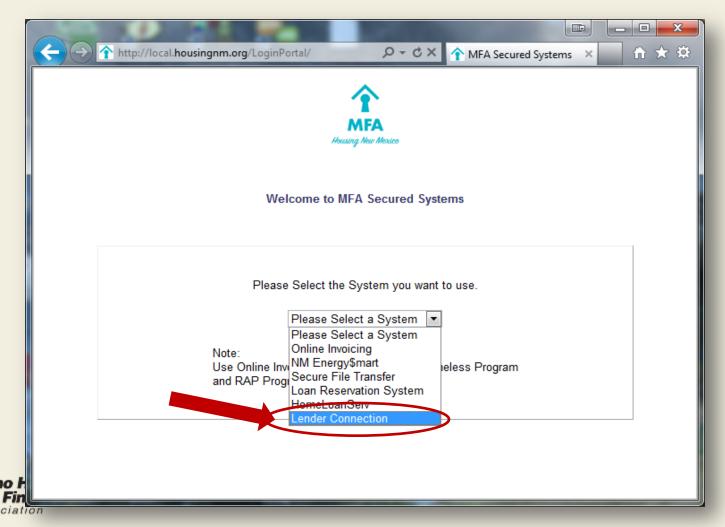
Point your web browser to <u>www.housingnm.org</u>

 Click on the "Secure Login" tab at the top of the page.



Locating Lender Connection

 Click on drop down in the center of the window and select "Lender Connection."



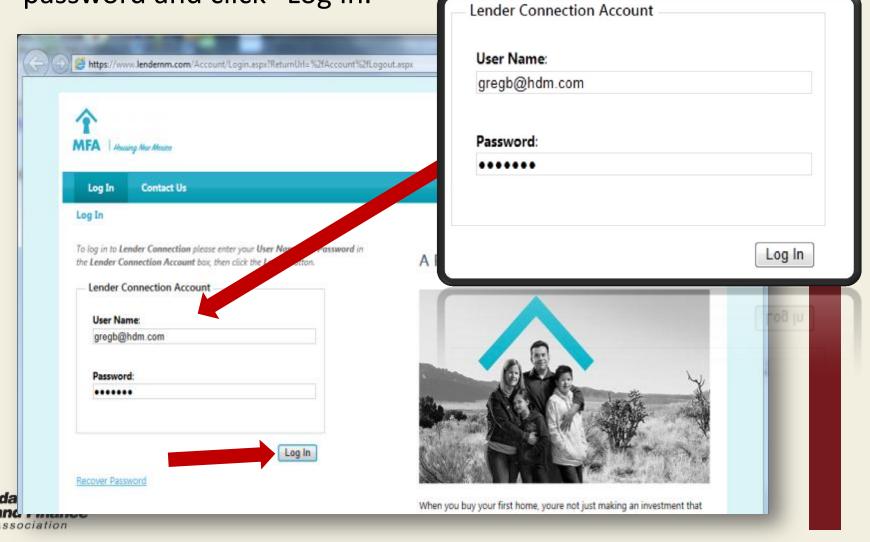
Log In

- IHFA will provide one person at every MFA lending partner's office administrative login and rights to Lender Connection.
- Your administrator will be able to provide you with a username and an initial log-in password.
- From that point, you will be able to manage your personal account.



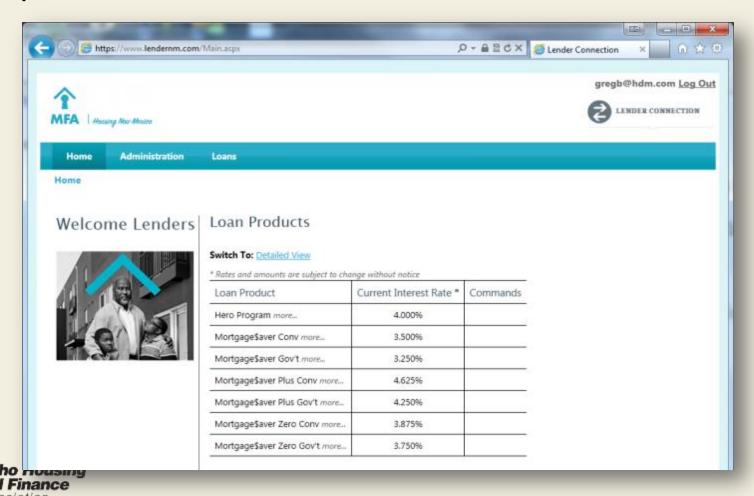
Log In

 Type in your user name and password and click "Log In."



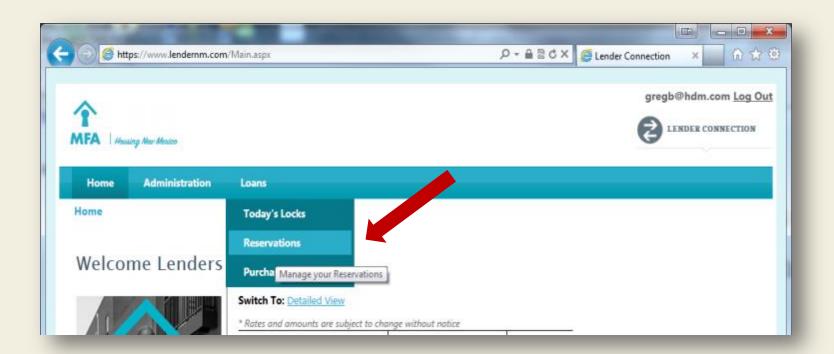
Main Page

 The main page lists all of MFA's loan products.



Reviewing Your Reservation

 To access your loan reservations, click on "Loans", then "Reservations."





Reviewing your loans

 The reservation screen provides details about the loans you've submitted through MFA.

	demm.com/Vouchers.asp	×		13 typ		Documents	Comh
MFA Musey	New Mexico			RESERVATIO RECEIVED			
Home	Administration L	oans				-	
Reservation Search For a Re	ons eservation:	GO wer First Name, Last Name or Soc	cial Security Number Ada	COMPLIANO APPROVED		Upload	Edit Reservat
<< FIRST < PRE	/ 1 NEXT > LAST >>			_COMPLIAN	CE		Edit
<< FIRST < PRE	/ 1 NEXT > LAST >> Loan Product	Borrower(s)	Property Address	COMPLIANO Status PROVED		Upload	Edit Reson
Loan	E see se	Borrower: JOHN ADAMS	Property Address 12344 MORENCI AVE NE ALBUQUERQUE NM 871120000	Test.		Upload	
Loan Number	Loan Product Mortgage\$aver Plus		12344 MORENCI AVE NE ALBUQUERQUE NM	Status PROVE(Upload Edit Reservation	



Finding your loan Number

- This screen provides details about the loan, the borrower, and the property.
 - Reservation Received, loans awaiting compliance approval from MFA.
 - Compliance Approved, loans ready for loan document upload.

< FIRST < PREV Loan Number	Loan Jduct	Borrower(s)	Property Address	Status	Documents	Commands
3500971944	wortgage\$aver Plus Gov't	Borrower: JOHN ADAMS	12344 MORENCI AVE NE ALBUQUERQUE NM 871120000	RESERVATION RECEIVED		
3500972009	Hero Program	Borrower: AARON BURR Co-Borrower: ANNIE SANDOVAL	5848 GROUNDSEL RD ALBUQUERQUE NM 871200000	COMPLIANCE APPROVED	Upload	Edit Reservation
3500972124	Mortgage\$aver Gov't	Borrower: GEORGE CLINTON	4333 ALTA MONTE PL ALBUQUERQUE NM 87107	COMPLIANCE APPROVED	<u>Upload</u>	Edit Reservation



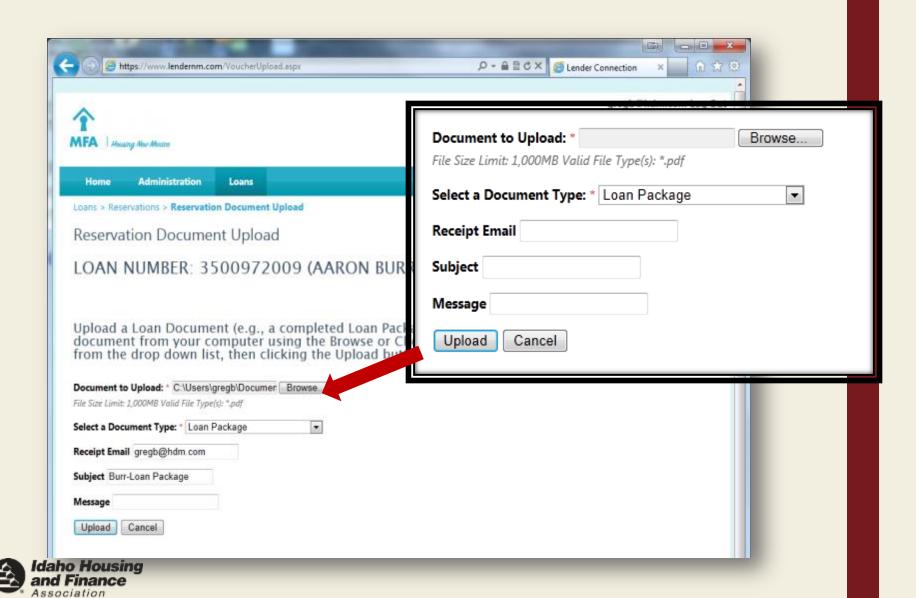
Upload Documents

- Click "Upload" in the documents column to securely send loan documents to Idaho Housing.
- Documents must be in PDF format and less than 100 megabytes.
- Upload your closed loan documents, appraisals, and electronic files to MFA securely.

<< FIRST < PREV	1 NEXT > LAST >>		·	I	ı	
Loan Number	Loan Product	Borrower(s)	Property Address	Status	Documents	Commands
3500971944	Mortgage\$aver Plus Gov't	Borrower: JOHN ADAMS	12344 MORENCI AVE NE ALBUQUERQUE NM 871120000	RESERVATION RECEIVED		
3500972009	Hero Program	Borrower: AARON BURR Co-Borrower: ANNIE SANDOVAL	5848 GROUNDSEL RD ALBUQUERQUE NM 871200000	COMPLIANCE APPROVED	Upload	Edit Reservation
3500972124	Mortgage\$aver Gov't	Borrower: GEORGE CLINTON	4333 ALTA MONTE PL ALBUQUERQUE NM 87107	COMPLIANCE APPROVED	Upload	Edit Reservation

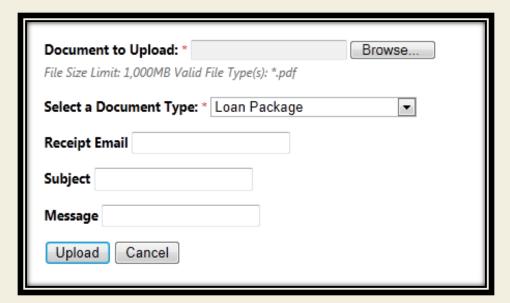


Upload Documents



Upload Documents

- Document types:
 - Loan Package Closed loan package or appraisal
 - Purchase Pending Documents
- Receipt Email Automatically send a return receipt
- Subject Borrowers name and loan number
- Message Any additional information

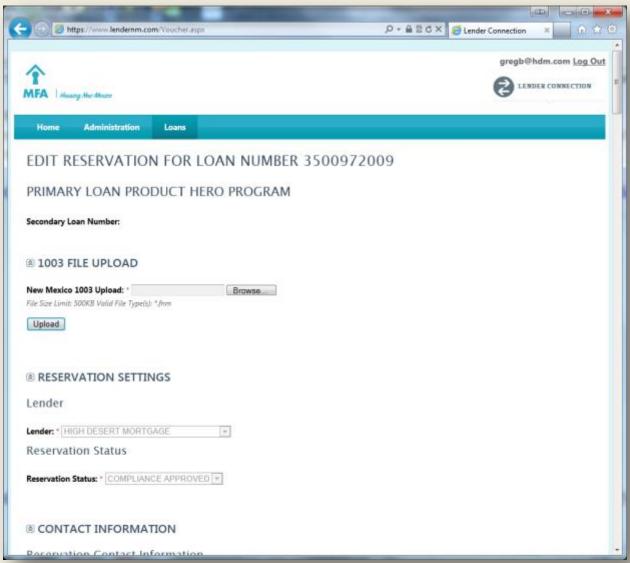




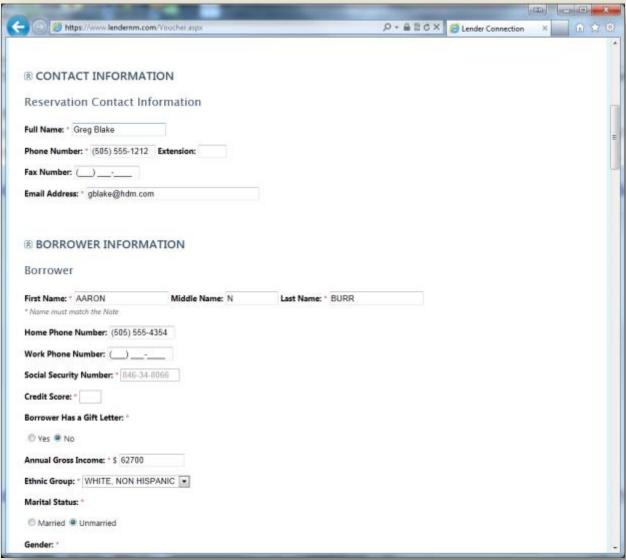
- Click "Edit Reservation" to review reservation detail and submit the 1003.FNM file.
- This link will only be available when MFA has approved the compliance package.

Loan Number	Loan Product	Borrower(s)	Property Address	Status	Documents	Commands
3500971944	Mortgage\$aver Plus Gov't	Borrower: JOHN ADAMS	12344 MORENCI AVE NE ALBUQUERQUE NM 871120000	RESERVATION RECEIVED		
3500972009	Hero Program	Borrower: AARON BURR Co-Borrower: ANNIE SANDOVAL	5848 GROUNDSEL RD ALBUQUERQUE NM 871200000	COMPLIANCE APPROVED	Upload	Edit Reservation
3500972124	Mortgage\$aver Gov't	Borrower: GEORGE CLINTON	4333 ALTA MONTE PL ALBUQUERQUE NM 87107	COMPLIANCE APPROVED	Upload	Edit Reservation

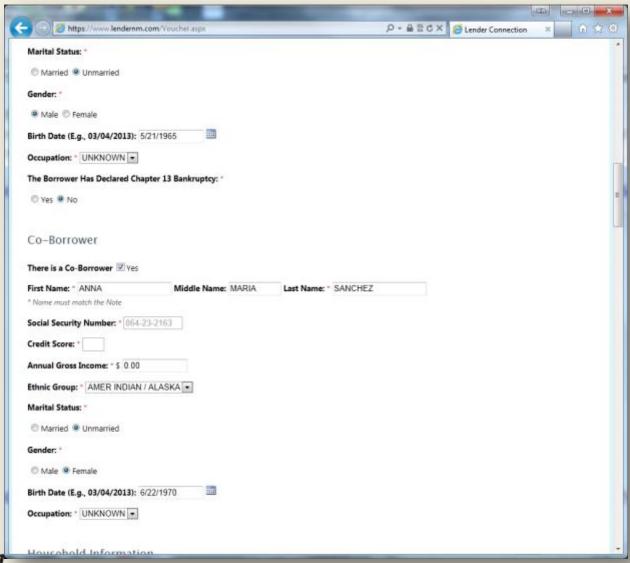




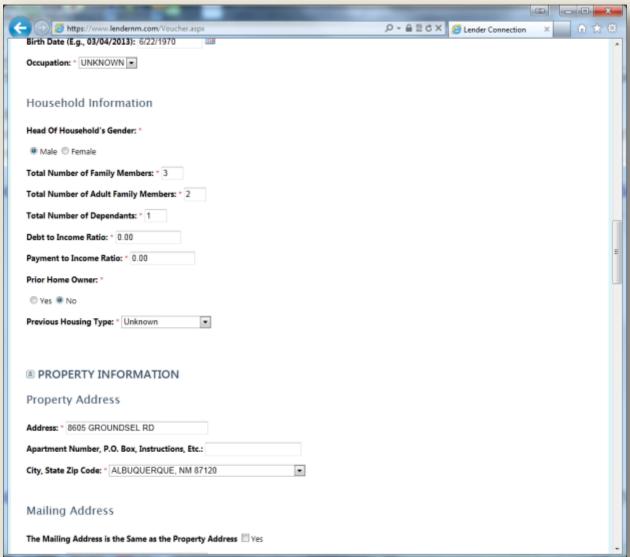




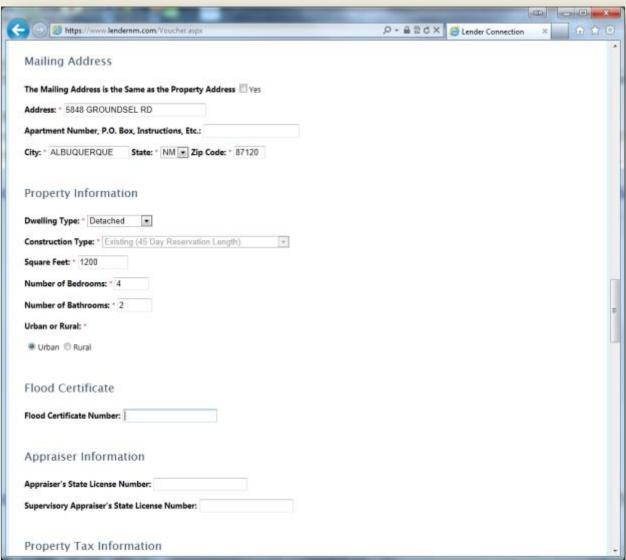




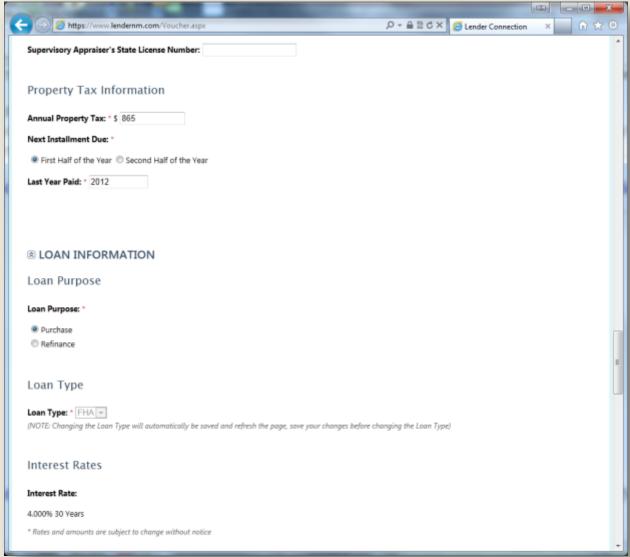




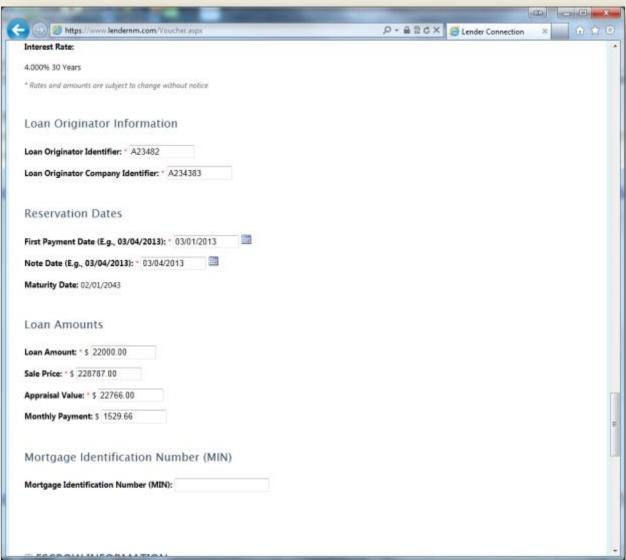




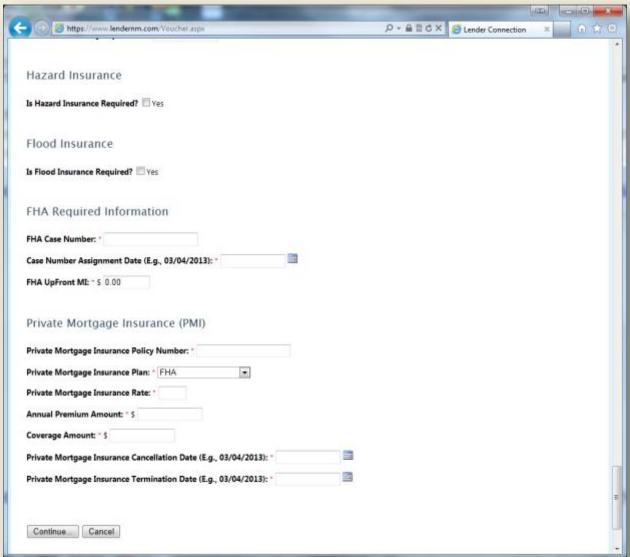






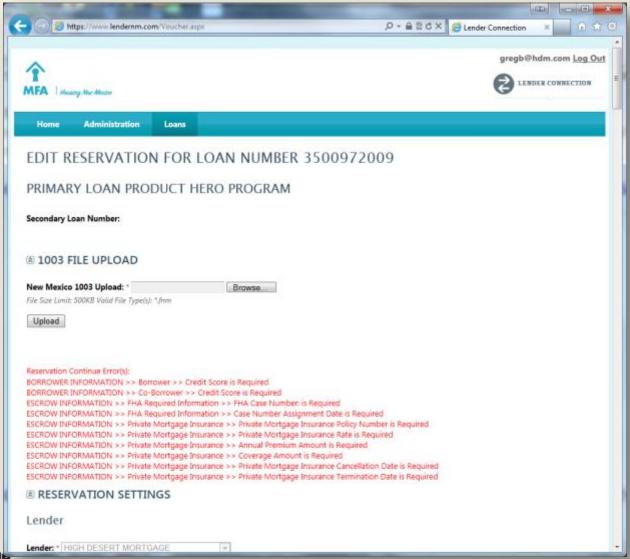






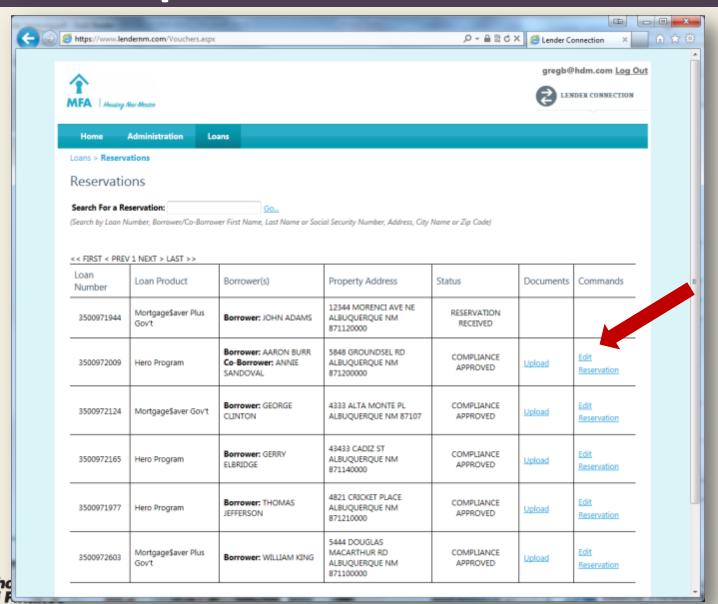


Errors during save



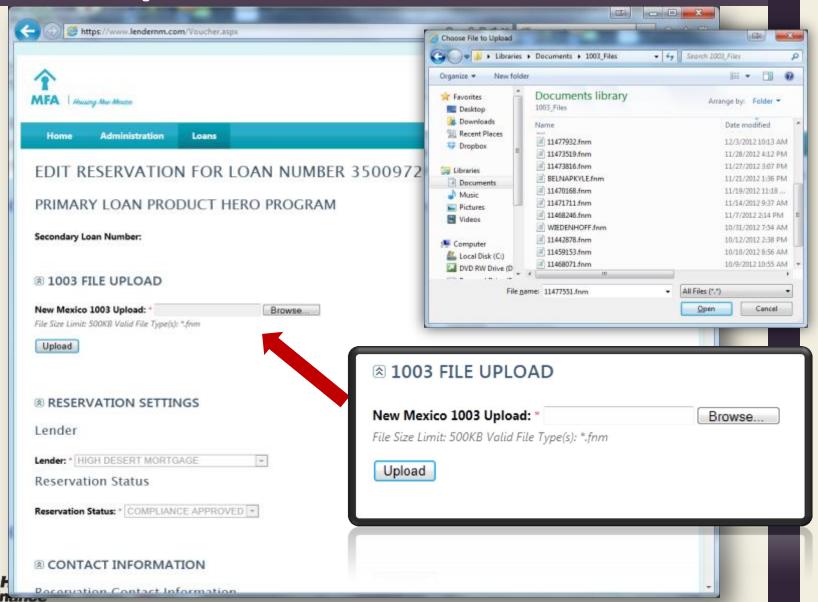


Upload the 1003.FNM

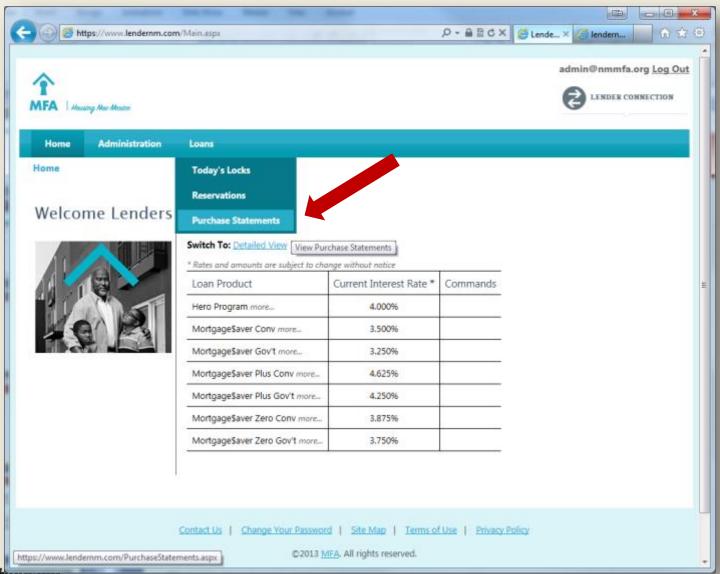


Association

Upload the 1003.FNM

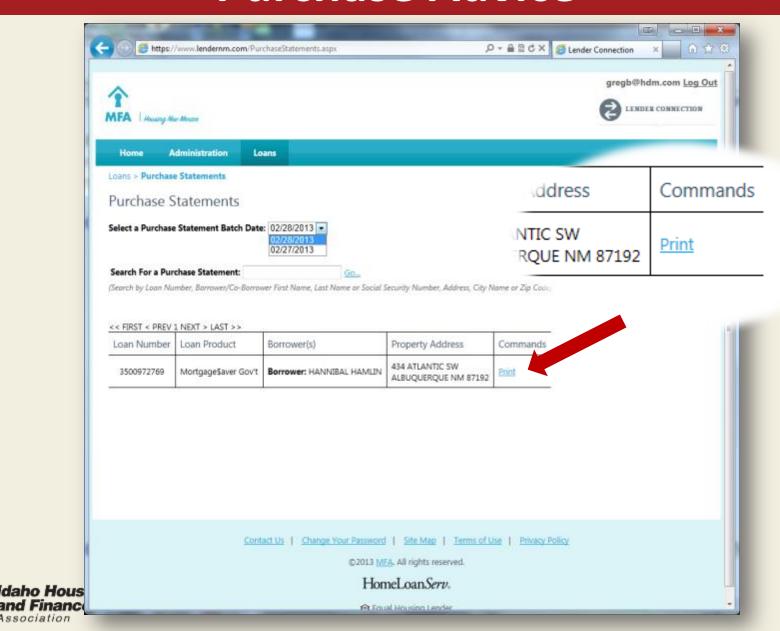


Purchase Advice





Purchase Advice



Purchase Advice

Purchase Statement

www.housingnm.org

Lender: HIGH DESERT MORTGAGE

Borrower Name: HAMILIN, HANNIBAL

Purchase Date: 02/28/2013 Loan Number: 3500972769 1st Pay Due: 03/01/2013 Note Date: 02/28/2013

Note Amt: \$127,357.00 Loan Type: Mortgage\$aver Gov't

Monthly P & I: \$554.00 Interest Rate: 3.250 Buydown % (if any): 0.000

Purchase Amount: \$127,357.00 Interim Interest: \$310.43

Initial Escrow Deposit: \$0.00

Lender Premium: \$0.00 Lender Premium Adjustment: \$0.00

Original Buydown Amount: \$0.00

Discount Amount: (\$1,273.57)

Premium Pricing Points: \$0.00

Service Release Fee: \$1,910.36

Tax Credit Fee: \$0.00

Total Disbursement: \$128,304.22

Broker Reimbursement:



Thank You

- Thank you for using Lender Connection.
- This service is a quick and efficient way for us to process the home loans you have in progress with Idaho Housing.
- We value your participation and partnership.



Need Help?

Phone: 1-800-219-2285

Email: resloan@homeloanserv.com

Contact us if you have technical problems, or need assistance at any point in the process.

