Connecticut Housing Finance Authority (CHFA)

MASTER SERVICER

Idaho Housing and Finance Association

565 Myrtle Street, Boise, ID 83702 Ph# 1.800.219.2285

Monday thru Friday: 8am to 5pm (Mountain Time) Closed on certain holidays

Tax ID#: 82-0302333 Branch 001 MERS ID#: 1009670

HUD ID#: 10101-09998 **VA ID#**: 9270030000 **RD ID #**: 82-0302333 Branch 001

Lender Connection: https://www.lenderct.comBorrower Connection: https://www.borrowerct.com

Program Questions: loanpurchase@ihfa.org
All Loan Programs Serviced

CONTACTS: Rita Aafedt Amanda Patterson

Loan Acquisition Manager Loan Acquisition Supervisor

Ph# 208.424.7048 Ph# 208.424.7012

Email: ritaa@ihfa.org Email: amandap@ihfa.org

1st Note Endorsement: Pay To The Order of Deliver Original Note(s) to:

Idaho Housing and Finance Association Idaho Housing and Finance Association

(No Ampersand sign, must spell out "and")

Attn: Doc Center
Without Recourse

Lender Name as it appears on the Note

Attn: Doc Center
565 W. Myrtle Street
Boise, ID 83702

Lender Signature w/ Signatory's typed name and title CHFA DPA 2nd Notes should not be endorsed

<u>The CHFA / IHFA checklist can be found on the home page in Lender Connection</u> - Please stack loan file in the order of the checklist <u>Loans Purchased within 15 Days of 1st Payment Due Date</u>

• 1st payment netted out of the purchase amount - Lender retains 1st payment

2nd Loan DAP ALL payments to be remitted to HomeLoanServ. No Interim Servicing allowed on this product.

Post Purchase Ins & Tax Bills: servicing@homeloanserv.com - Post Purchase Reimbursements: hol-adjustments@ihfa.org

Borrower's Payments/Servicing Questions (Goodbye Letter)

HomeLoanServ Overnight Payment Address:

P.O. Box 7541, Boise, ID 83707-1899 565 W Myrtle Street, Boise, ID 83702

Ph# 1.800.526.7145

Email Servicing Questions: <u>www.homeloanserv.com</u> Payoffs: <u>HOL-Payoffs@ihfa.org</u> **Flood Determination:** LERETA Property Tax & Flood Services 901 Corporate Center Dr. Pomona, CA 91768 <u>www.lereta.com</u>

Hazard and Flood Insurance Requirements

Minimum Coverage amount: Equal to the loan amount or replacement cost

Hazard Insurance Maximum Deductible: \$2,500.00

Flood Insurance Deductible: NFIP minimum and maximum deductibles

Wind/Hail/Hurricane: Within 2600 ft from coast < or equal to 5%, Over 2600 feet from coast < or equal to 2%

Mortgagee Clause

HomeLoanServ, ISAOA/ATIMA

PO Box 818007, Cleveland, OH 44181

Fax: 888-218-9257 Email: insdocs8263@oscis.com

Must include IHFA Loan Number

Standard Fees Deducted at Loan Purchase

- S85 Tax Service Fee
- \$10 Flood Determination Fee (if Flood Determination provided is not Lereta)

Trailing Documents due within 90 Days of Loan Purchase

- Original Recorded Mortgage(s) (1st and 2nd if applicable) to be delivered.
- Final Title Insurance Policy to be uploaded to Lender Connection as a Trailing Document
- MIC, RD Loan Note Guaranty, VA LGC (if applicable) to be uploaded to Lender Connection as a **Trailing Document**

Document Center: doccenter@ihfa.org