



The
Texas Homebuyer
Program

Lender Delivery Checklist

TDHCA Loan #: _____ Borrower Name: _____

Lender Contact: _____ Lender Contact Phone: _____

Lender Contact Email: _____

- Original Note endorsed to Idaho Housing and Finance Association delivered to:
Idaho Housing and Finance Association, 565 W. Myrtle St., Boise, ID 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, ID 83702 within 90 days
- Final Title Policy uploaded to Lender Connection within 90 days of purchase
- Insurance Certificate, if applicable, (FHA MIC/VA LGC/USDA-RD LNG) Uploaded to Lender Connection within 15 days of Purchase

Loan File Delivery

To facilitate the most efficient loan delivery and purchase review, please upload two files to Lender Connection. The first upload is the loan documents required for loan purchase review in the stacking order listed below.

The second upload is the entire loan file. We must receive your full loan file for compliance purposes. Separating the below documents will facilitate an expeditious review for purchase.

Documents for Loan Purchase Review - Upload #1

- _____ Fully completed TDHCA / IHFA Checklist (this document)
- _____ TDHCA Loan Confirmation
- _____ TDHCA Underwriter Certification
- _____ TDHCA Legally Enforceable Obligation Letter (FHA only)
- _____ **TDHCA Second Loan Documents:**
- _____ TDHCA Copy of SUBORDINATE LIEN DEED OF TRUST
- _____ TDHCA Original SUBORDINATE LIEN DOWN PAYMENT ASSISTANCE (DPA) NOTE and One Copy
- _____ Copy of 1st Mortgage Note endorsed to Idaho Housing and Finance Association
- _____ Signature/Name Affidavit
- _____ Copy of First Deed of Trust with all applicable riders (including Tax Exempt Financing Rider to Security Instrument – if applicable)
- _____ Preliminary Title Commitment with property tax information
- _____ Final Closing Disclosure (or HUD Settlement Statement) fully executed by buyer and seller
- _____ Initial Escrow Account Disclosure
- _____ UCD Successful Submission Certificate (if applicable, Fannie Mae/Freddie Mac)
- _____ First Payment Letter
- _____ Loan Underwriting Transmittal Summary
- _____ VA Loan Analysis, if applicable
- _____ AUS finding (DU, LP, GUS etc)
- _____ Condo Questionnaire and Budget, if applicable
- _____ Home Buyer Education Certificate
- _____ 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 #
- _____ Condo Master Insurance Binder, if applicable transferred to HomeLoanServ ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan #
- _____ Condo Hazard Insurance Binder "walls in", if applicable transferred to HomeLoanServ ISAOA/ATIMA,
P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan #
- _____ Flood Hazard Determination, for continued life of loan monitoring, transferred to HomeLoanServ, P.O. Box 7899, Boise, ID 83707
- _____ Flood Hazard Insurance Binder, if applicable, transferred to HomeLoanServ, ISAOA/ATIMA, P.O. Box 818007, Cleveland, OH 44181 IHFA's Loan #
- _____ Hazard Insurance Authorization, Requirements and Disclosure
- _____ Private Mortgage Insurance Certificate, if applicable
- _____ Private Mortgage Insurance Disclosure indicating cancellation and termination date, if applicable
- _____ Proof of PMI activation, if applicable (Conventional Loans)
- _____ 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)
- _____ VA Certificate of Eligibility, if applicable
- _____ VA IRRRL Old vs. New Payment comparison, if applicable
- _____ Fully-executed purchase contract with all addenda and counter offers (include legible copy)
- _____ UCDP Submission Summary Report, FNMA and FHLMC, if applicable
- _____ Underwriting comments addressing Collateral Underwriting Report if SSR score is 4.0 or higher
- _____ Appraisal Report
- _____ IHFA Certificate of Accelerated Delivery (ADP) IHFA Form 1040
- _____ Verification of Employment (Final)

Entire Loan File - (All remaining loan documents) Upload #2

- _____ Please Upload Entire Underwriting File - All credit, Income, Asset Documentation, All explanation letters, verification and disclosures

