

**Washington State Housing Finance Commission (WSHFC)  
IDAHO HOUSING AND FINANCE ASSOCIATION  
LENDER DELIVERY CHECKLIST**

**WSHFC LOAN #** \_\_\_\_\_ **Borrower Name** \_\_\_\_\_  
**Lender Contact** \_\_\_\_\_ **Lender Contact Phone** \_\_\_\_\_  
**Lender Contact Email** \_\_\_\_\_

- \* Original Note endorsed to Idaho Housing and Finance Association, Signature Affidavit & Original 2nd Note (if applicable) delivered to:  
**Idaho Housing and Finance Association, 565 W. Myrtle St., Boise, ID 83702**
- \* "Lender Connection" loan information completed online.
- \* Original recorded Deed of Trust, including all original Riders and Original recorded 2nd Deed of Trust (if applicable), delivered to:  
Idaho Housing and Finance Association, 565 W. Myrtle St., Boise, ID 83702 **within 90 days**
- \* Final Title Policy and applicable Insurance Certificate (FHA MIC/VA LGC/USDA-RD LNG) uploaded to Lender Connection **within 90 days**

**LOAN FILE DELIVERY**

**IHFA must receive the entire loan file.**

***The best way to deliver the loan file is to organize the required documents in SECTION #1 in the stacking order listed, then follow with the remaining documents of the file. You may use two separate uploads if necessary.***

**DOCUMENTS FOR LOAN PURCHASE REVIEW - Upload #1**

- Fully completed WSHFC/IHFA Checklist (this document)
- DPA Award Letter (FHA only)
- Copy of 1st Lien Note endorsed to Idaho Housing and Finance Association
- Copy of 1st Lien Deed of Trust with all riders, including Tax Exempt, Conventional, Single-Family Rider - as applicable
- Copy of WSHFC 2nd Lien Note and 2nd Lien Deed of Trust
- Copy of 3rd Lien Commitment Letter, Note and Deed of Trust - if applicable
- Signature/Name Affidavit
- Preliminary Title Commitment with property tax information
- Recorded Manufactured Home Title Elimination Form - if applicable
- Final Closing Disclosure executed by buyer
- Final Closing Disclosure executed by seller
- Final Closing Disclosure for 2nd Lien executed by buyer - if applicable
- UCD Successful Findings Report, FNMA and FHLMC - if applicable (Conventional Loans)
- Initial Escrow Account Disclosure
- First Payment Letter
- VA Loan Analysis Form 26-6393 - if applicable
- Loan Underwriting Transmittal Summary (including Underwriter acknowledgment of any potential Red Flags)
- 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 showing HomeLoanServ, ISAOA as Mortgagee with IHFA's Loan Number
- Condo Master Insurance Binder - if applicable
- Condo Hazard Insurance Binder "walls in" - if applicable
- Flood Hazard Determination, for continued life of loan monitoring, transferred to HomeLoanServ, ISAOA
- Flood Hazard Insurance Binder - if applicable, transferred to HomeLoanServ, ISAOA
- FINAL 1003 application, fully executed (Demographic information Addendum is required)
- Final FHA/VA Addendum 92900a/1802a - if applicable
- Initial 1003 application (Demographic information Addendum is required)
- Initial FHA/VA Addendum 92900a/1802a - if applicable
- 4506T
- Private Mortgage Insurance Certificate and proof of PMI activation - if applicable (Conv Loans)
- Private Mortgage Insurance Disclosure with cancellation and termination date - if applicable (Conv 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 (Conventional Loans)
- Underwriting comments addressing Collateral Underwriting Report if SSR score is 4.0 or higher
- Appraisal Report and any updates

**ALL REMAINING LOAN DOCUMENTS - Upload #2**

- Copies of all remaining loan documents in file

Updated: March 1st, 2018