Idaho Housing and Finance Association

**MASTER SERVICER** for

Washington State Housing Finance Commission (WSHFC)

**Loan Programs Serviced**

- **House Key Program (ALL)** - HFA Preferred, HFA Advantage, FHA, VA and RD/USDA
- **Home Advantage Program (All Conv)** - HFA Preferred and HFA Advantage
- **Home Advantage Program (GOV Over 45% DTI min 660 credit score)** – FHA, VA and RD/USDA

WSHFC Emphasis [https://lenders.wshfc.org/Bin/Display.exe/ShowSection](https://lenders.wshfc.org/Bin/Display.exe/ShowSection)

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<table>
<thead>
<tr>
<th>Contact</th>
<th>Role</th>
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<tbody>
<tr>
<td>Rita Aafedt</td>
<td>Loan Acquisition Supervisor</td>
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<td>Ph# 208.424.7048</td>
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<td>Mark Suderman</td>
<td>Director of Loan Acquisition &amp; Shipping</td>
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<td>Email: <a href="mailto:marks@ihfa.org">marks@ihfa.org</a></td>
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**1st Note Endorsement:**

Pay To The Order of:

Idaho Housing and Finance Association

(No Ampersand sign, must spell out "and") Without Recourse

Deliver Original Note(s) to:

Idaho Housing and Finance Association

Attn: Doc Center

Lender Name as it appears on the Note

Signatory’s typed name and title

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**The Washington IHFA checklist can be found on the home page in Lender Connection**

- Please stack the loan file in the order of the checklist

**Borrower’s Payments/Servicing Questions (Goodbye Letter)**

*HomeLoanServ*

P.O. Box 7541, Boise, ID 83707-1899
Ph# 1.800.526.7145

Email Servicing Questions: support@homeloanserv.com

*Overnight Payment Address:*

565 W Myrtle Street, Boise, ID 83702

*Online Banking:*

[www.homeloanserv.com](http://www.homeloanserv.com)

**Hazard and Flood Insurance Requirements**

- Minimum Coverage amount: Equal to the loan amount or replacement cost.
- Hazard Insurance Maximum Deductible: 5% (Based on face amount of coverage.)
- Flood Insurance Maximum Deductible: $10,000.00

**Mortgagee Clause for Hazard Insurance, Flood Insurance and Master Condo/PUD Insurance**

*HomeLoanServ, ISAOA/ATIMA*

Must include IHFA Loan Number

PO Box 818007, Cleveland, OH 44181
Fax: 888-218-9257
Email: insdocs8263@oscis.com

**Flood Determination**

Transfer to: *HomeLoanServ*, PO Box 7899, Boise, ID 83707 w/IHFA Loan Number

**Loans Purchased within 15 Days of 1st Payment Due Date**

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

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

**Trailing Documents due within 90 Days of Loan Purchase**

- Original Recorded Deed of Trust(s) (1st, 2nd and 3rd 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 Email: doccenter@ihfa.org