

WELCOME

to

Idaho Housing and Finance Association!

We are very excited to work with you and to make your experience the best it can be.

This *step-by-step* loan delivery guide will help you get started with **Lender Connection**.

(Use these buttons for quick navigation throughout this guide.)

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Delivering a Loan to IHFA

Lender Connection Step by Step Guide

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7 Purchase Statements

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9 State Specific Info/Contacts

10 eNote



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Lender Approval - Access

1. Email HOL.ContractMgmt@ihfa.org for an application and a list of required documents.
2. Submit your Lender Application & Recertification documents to HOL.ContractMgmt@ihfa.org.
 - Lenders are required to submit recertification documents on a yearly basis (April 1st deadline).
 - For state specific questions, please reach out to that specific [State](#).
3. IHFA's Contract Management Team will review your application and documents.
 - Lenders will be notified via email if there are missing/late documents or if there are further questions.
4. You will receive a Welcome Letter when you are approved.
 - A Lender Connection training call will be scheduled.
 - A List of approved administrators will be requested.
 - Administrator **username** and **password** will be given to access the [Lender Connection portal](#).



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Access - Administrators – Set Up Users

1. Use your supplied **User Name** and **Password** to log into the [Lender Connection portal](#).

Idaho Housing and Finance Association

LENDER CONNECTION

Home

To log in to Lender Connection please enter your User Name and Password below, then click the Log In button.

User Name:

Password:

Log In

In order to comply with current industry-standard security practices, we have upgraded the security protocols on our web servers. As a result, Lender Connection no longer supports Internet Explorer. We currently support Chrome, Edge, or Firefox browsers, all of which can be downloaded for free. Thank you for your patience and understanding in this matter.

Second Loan Documents

[Second Mortgage / Forgivable Loan DT MERS](#)

[Second Mortgage / Forgivable Loan DT Non MERS](#)

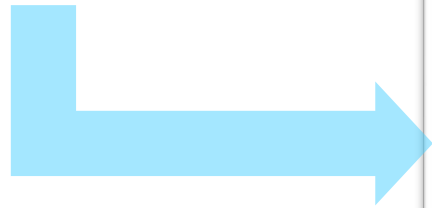


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Access - Administrators – Set Up Users

2. Select “**ADMINISTRATION**” from the top menu, then “**User Manager**” from the dropdown.
 - You will only be able to see your organization in the **Organization** tab.



Idaho Housing and Finance Association

Log Out

LENDER CONNECTION

Home Administration Loans Reports

Administration > User Manager

Search and Filter

Search For:

(Search by User Name, Email Address, First Name, Last Name or Individual NMLS Number)

Show: Filter By:

Sort By: [Go...](#)

3. Select “**Add User**”.

User Information <small>(Admins can create other users)</small>	Organization(s)	Contact Information	Actions
User Name: <input type="text"/>		Email Address: <input type="text"/>	Add User
Is Admin User? <input type="checkbox"/> <small>(Admins can create other users)</small>		First Name: <input type="text"/>	
		Last Name: <input type="text"/>	



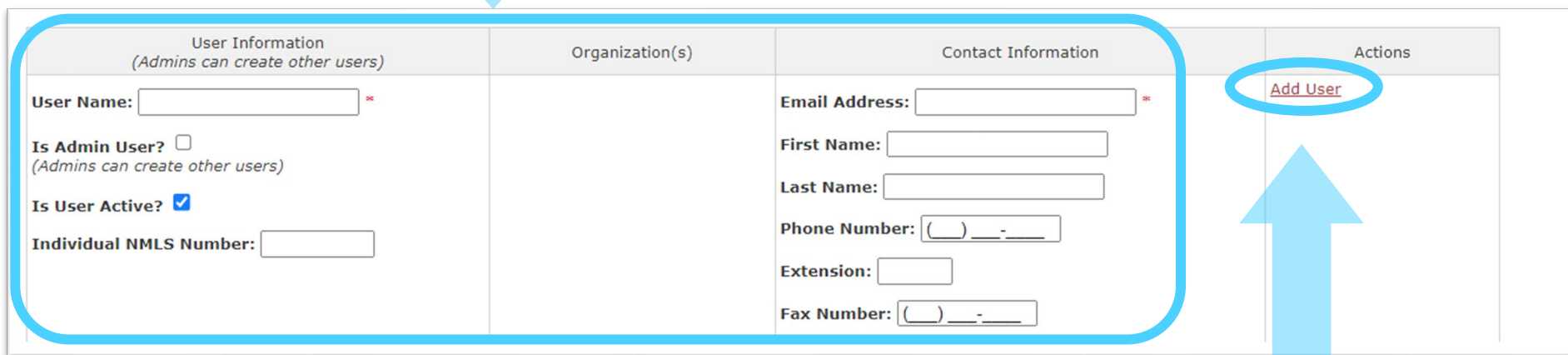
Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Access - Administrators – Set Up Users

4. Fill out **User Information**.

IMPORTANT! Use the **USERS** email address, this will become their **User ID**.



The screenshot shows a web form for adding a user, divided into four columns: User Information, Organization(s), Contact Information, and Actions. A large blue arrow points from the text '4. Fill out User Information.' to the 'User Information' column. A blue box highlights the 'User Information' and 'Contact Information' columns. A blue arrow points from the text '5. Click "add User" after all user information has been added.' to the 'Add User' button in the 'Actions' column. The 'Add User' button is circled in blue.

User Information <i>(Admins can create other users)</i>	Organization(s)	Contact Information	Actions
User Name: <input type="text"/> *		Email Address: <input type="text"/> *	Add User
Is Admin User? <input type="checkbox"/> <i>(Admins can create other users)</i>		First Name: <input type="text"/>	
Is User Active? <input checked="" type="checkbox"/>		Last Name: <input type="text"/>	
Individual NMLS Number: <input type="text"/>		Phone Number: () - -	
		Extension: <input type="text"/>	
		Fax Number: () - -	

5. Click **"add User"** after all user information has been added.



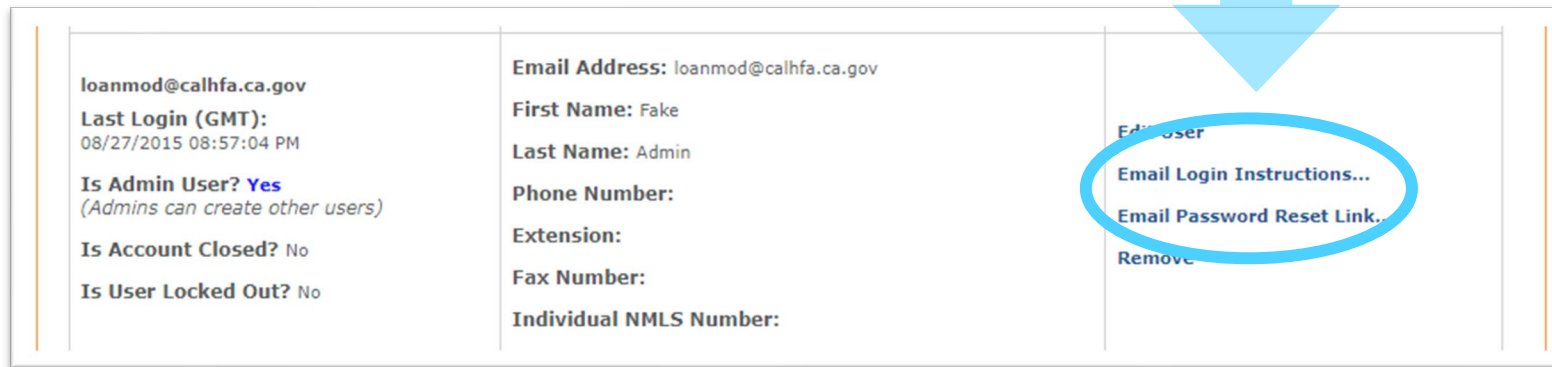
Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Access - Administrators – Set Up Users

6. Select **“Email Login Instructions”** and **“Email Password Reset”** to send login information to user.

- User should now be able to log into the system.
- System will automatically send 2 emails to user from **“notify@ihfa.org”** which will contain login instructions.
- Check spam folder if notification has not shown up in your email box.



loanmod@calhfa.ca.gov	Email Address: loanmod@calhfa.ca.gov	Edit User
Last Login (GMT): 08/27/2015 08:57:04 PM	First Name: Fake	Email Login Instructions...
Is Admin User? Yes (Admins can create other users)	Last Name: Admin	Email Password Reset Link...
Is Account Closed? No	Phone Number:	Remove
Is User Locked Out? No	Extension:	
	Fax Number:	
	Individual NMLS Number:	



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Locking a Loan (Idaho Only)

1. Log in to [Lender Connection](#).
2. Go to your **specific loan program**.
3. Click the appropriate **“Lock”**
*Without Assistance or With Assistance.

Purchase and Refinance Loan Products	
Product Type	Interest Rate
Idaho Heroes HFA - Preferred and Advantage	Without Assistance [redacted] % Lock With Assistance [redacted] % Lock
Freddie Mac 50% AMI - HFA Advantage- Purchase Only	No Assist/ No Gift [redacted] % Lock Without Assistance [redacted] % Lock With Assistance [redacted] % Lock
Freddie Mac 80% AMI - HFA Advantage- Purchase Only	No Assist/No Gift [redacted] % Lock Without Assistance [redacted] % Lock With Assistance [redacted] % Lock
Freddie Mac Over 80% AMI - HFA Advantage - Purchase Only	Without Assistance [redacted] % Lock -0.5 [redacted] % Lock -1.0 [redacted] % Lock With Assistance [redacted] % Lock -0.5 [redacted] % Lock -1.0 [redacted] % Lock
Fannie HFA Preferred - Purchase Only	Without Assistance 6.500% Lock

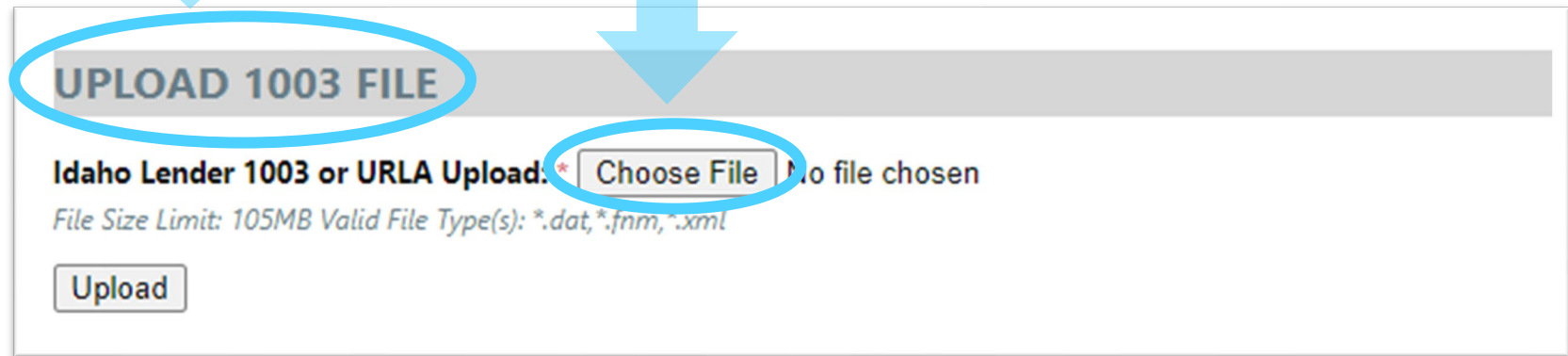


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Locking a Loan (Idaho Only)

4. Under “Upload 1003 File” click on “Choose File”.



The screenshot shows a web interface for uploading a 1003 file. At the top, there is a grey header bar with the text "UPLOAD 1003 FILE". Below this, the main content area contains the text "Idaho Lender 1003 or URLA Upload: * Choose File No file chosen". Below this text, there is a "Choose File" button, which is circled in blue. A blue arrow points from the text "Choose File" in the instruction above to this button. Below the "Choose File" button, there is a line of text: "File Size Limit: 105MB Valid File Type(s): *.dat,*.fpm,*.xml". At the bottom of the form, there is an "Upload" button. Another blue arrow points from the text "Upload 1003 File" in the instruction above to the "UPLOAD 1003 FILE" header bar.



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Locking a Loan (Idaho Only)

5. Review all DPCC (Down Payment Closing Costs) information at the top of the page.

LOAN INFORMATION

Number of Borrowers on the Note: * 1

Loan Product: * FHLMC 50% AMI HFA ADVANTAGE

hide...

- Qualified Idaho Heroes program.
- LPA approval required. No manual underwrites are allowed.
- Must use LPA AUS for HFA Advantage.
- A Freddie Mac Gift of 1.00% of the loan amount is included in "With Assistance" & "Without Assistance" rates. Gift can be used for down payment and/or closing cost assistance.
- Other DPCC assistance available:
 - Forgivable Loan of .50% - 3.0% ([full program details](#))
 - Second Mortgage up to 7.0% ([full program details](#))
 - Forgivable Loan may be combined with Second Mortgage. Combined total cannot exceed 10%.
- 97% maximum LTV, with lower MI.
- No first-time homebuyer requirement.
- Purchase transactions only.
- Borrower's income must be less than 50% of Average Median Income (AMI). [Income chart](#).

6. Fill in loan information in the fields provided.

CONTACTS

Lender Loan Number:

Full Name: *

Phone Number: * () - - Extensions:

Fax: () - -

Email: *

NOTE

Property Address: *

Apartment Number, P.O. Box, Instructions, Etc.:

State: ID City, State Zip Code (County): *

Loan Amount: * \$

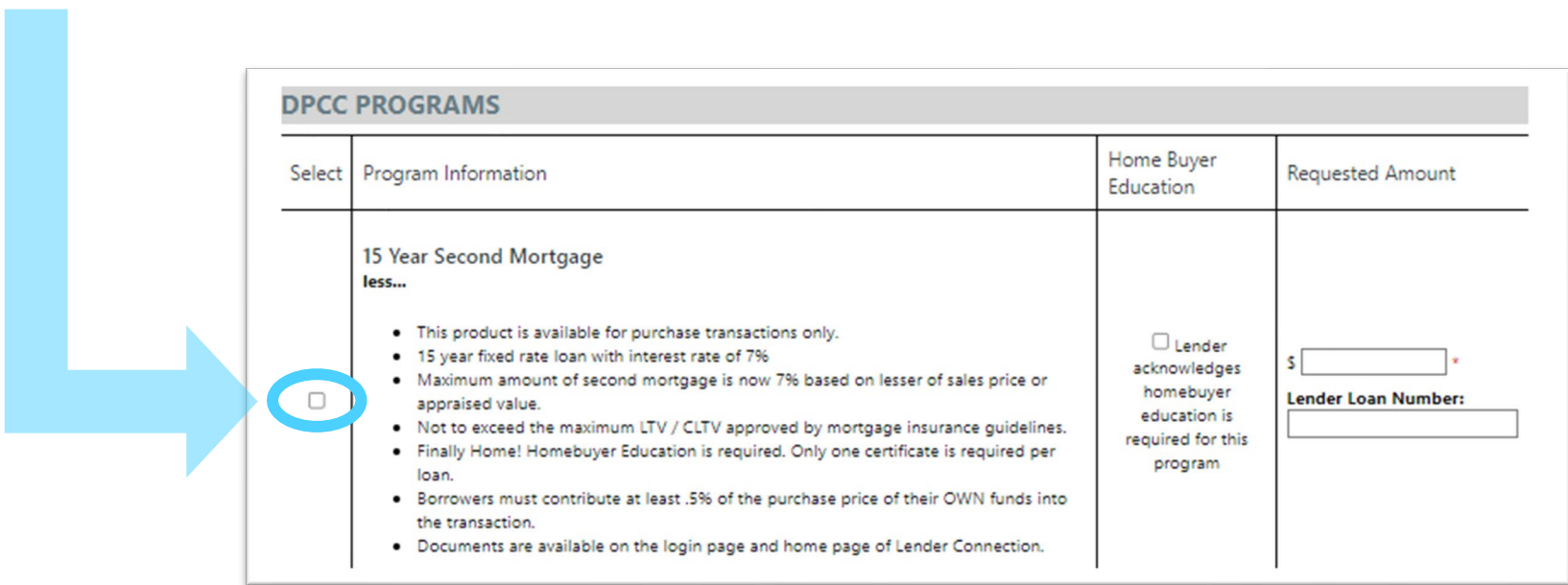


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Locking a Loan (Idaho Only)

7. Choose **DPCC PROGRAM** by clicking associated box.



Select	Program Information	Home Buyer Education	Requested Amount
<input type="checkbox"/>	<p>15 Year Second Mortgage less...</p> <ul style="list-style-type: none">• This product is available for purchase transactions only.• 15 year fixed rate loan with interest rate of 7%• Maximum amount of second mortgage is now 7% based on lesser of sales price or appraised value.• Not to exceed the maximum LTV / CLTV approved by mortgage insurance guidelines.• Finally Home! Homebuyer Education is required. Only one certificate is required per loan.• Borrowers must contribute at least .5% of the purchase price of their OWN funds into the transaction.• Documents are available on the login page and home page of Lender Connection.	<input type="checkbox"/> Lender acknowledges homebuyer education is required for this program	\$ <input type="text"/> Lender Loan Number: <input type="text"/>

*Must acknowledge Home Buyer Education if required. Add loan number and lender loan number.



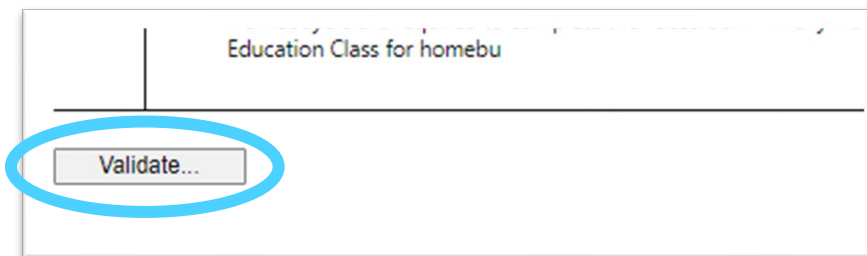
Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Locking a Loan (Idaho Only)

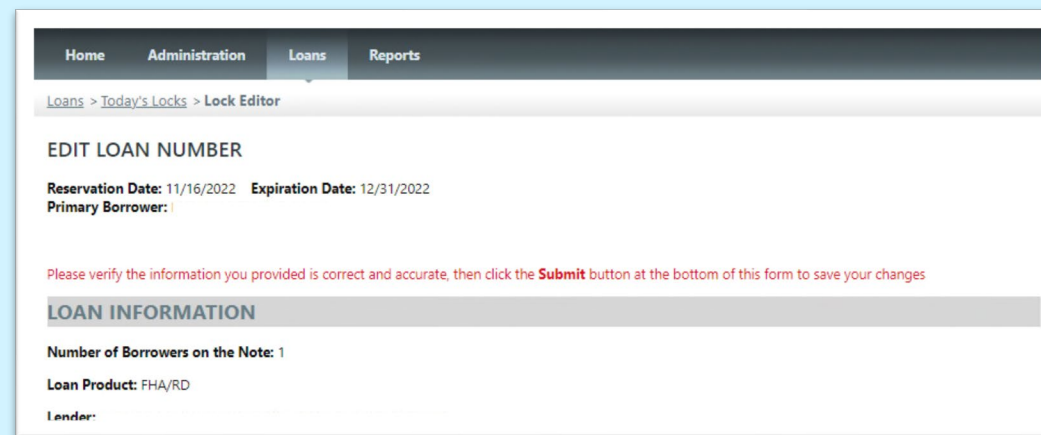
8. Click on **“Validate...”**.

*If you fail to choose the correct DPCC program prior to clicking “Validate” you will need to contact lockdesk@ihfa.org to correct.



A screenshot of a web form titled "Education Class for homebu". The form has a single button labeled "Validate..." which is circled in blue. A large blue arrow points from the text "8. Click on 'Validate...'" to this button.

Clicking **“Validate...”** will generate a confirmation screen.



A screenshot of a web application interface showing a confirmation screen for editing a loan. The navigation menu includes Home, Administration, Loans, and Reports. The breadcrumb trail is "Loans > Today's Locks > Lock Editor". The main content area is titled "EDIT LOAN NUMBER" and displays the following information: "Reservation Date: 11/16/2022", "Expiration Date: 12/31/2022", and "Primary Borrower:". Below this, a red message states: "Please verify the information you provided is correct and accurate, then click the Submit button at the bottom of this form to save your changes". The section is titled "LOAN INFORMATION" and shows: "Number of Borrowers on the Note: 1", "Loan Product: FHA/RD", and "Lender:".



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Locking a Loan (Idaho Only)

9. Click **“Submit and Print”**.

APPRAISAL

Census Tract:

Is the Property in a Targeted Area? No

Dwelling Type: Detached

Construction Type: Existing Construction (45 Days)

Appraisal Value: \$355,000.00

Clicking **“Submit and Print”** automatically generates a .pdf that will pop up with your lock confirmation. Save this for your records, it shows the automatically assigned *Lender Connection Loan Number*.

 **Idaho Housing and Finance Association**
www.idhfa.org

IHFA
LOCK CONFIRMATION
FIRST LOAN VA

Loan Number: [REDACTED]
Reservation Date: 11/08/2022
Locked Date: 11/08/2022
Expiration Date: 12/23/2022

Changes to this loan may result in re-pricing, cancellation or other adjustments at the discretion of IHFA

LOAN INFORMATION

Number of Borrowers on the Note: 2
Loan Product: FIRST LOAN VA
Lender: Idaho Central Credit Union (LENDER)
Loan Purpose: PURCHASE
Loan Type: VA
Applied Fees:

Fee Type	Fee Amount	Note
Tax Service Fee	\$85.00	

CONTACTS

Full Name: [REDACTED]
Phone Number: [REDACTED]
Email: [REDACTED]



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Original Note Delivery

1. **ALL First Lien Documents MUST Be Endorsed to *Idaho Housing and Finance Association****.

- Signature/Name Affidavit **Required**.
- Original POA needed if applicable.

Note Endorsement

Pay to the order of
Idaho Housing and Finance Association

(must be spelled correctly, no abbreviations)

Without Recourse

Lender Name

(must match Note exactly)

(Signature)

Signatory's typed name, Title

*See section 9 for state specific exceptions to endorsement requirements.



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Original Note Delivery

2. Deliver **ALL** Original Lien Loan Documents (1st) * i.e. **Note** to:

Idaho Housing and Finance Association
Attn: Doc Center
565 W. Myrtle Street
Boise, ID 83702

*Use this link to [State Specific Information](#) to determine where 2nd & 3rd Lien Documents should be sent.

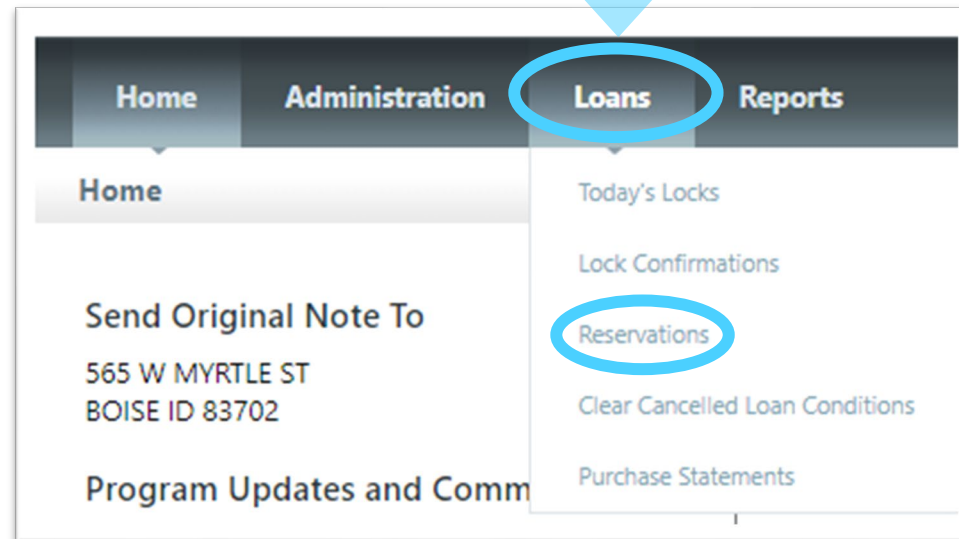


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Loan File Delivery

1. Log in to [Lender Connection](#).
2. Under “**Loans**” click on “**Reservations**”.
 - Only your loans will show up in the results.
 - Use “[Search](#)” if needed.



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Loan File Delivery

3. **Reservations** will default to 10 loans only (*change to see more*).

The screenshot displays the 'Loans > Reservations' interface. It includes a search bar, filter options for 'All Users', 'Select a Lender', 'Select a Status', 'Pre Purchase QC', 'Post Purchase QC', 'High Risk QC', 'Discretionary QC', and 'Select a QC Status'. The 'Sort By' section is set to 'Note and Loan Package Received Date' and 'A to Z'. A dropdown menu for 'Show 10 Loans Only' is circled in blue. A callout box below it shows the 'Show All Loans' option also circled in blue. A 'Loans With Conditions Only' checkbox is visible on the right side of the interface.

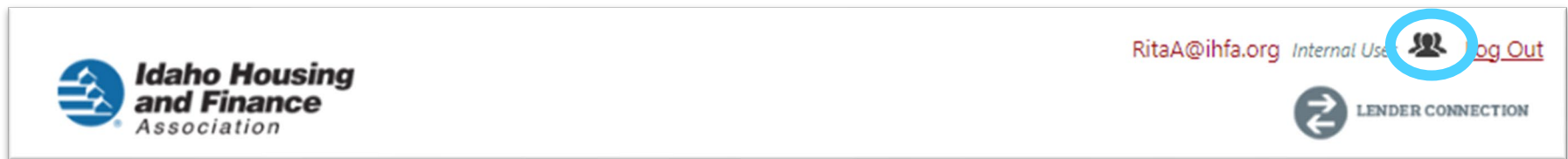


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Loan File Delivery

4. Delivery to more than one State is available by clicking the 3 headed icon.



- All approved lending States will be visible.



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Loan File Delivery

5. Select “Upload Documents” on the loan you are working on.

The screenshot displays the IHFA loan management interface. At the top, there is a navigation bar with tabs for HOME, ADMINISTRATION, LOANS, and REPORTS. Below this, the breadcrumb trail shows 'Loans > Reservations'. A search bar is present, followed by filter and sort options. The filter options include 'Select a Status' (dropdown), 'Loans With Conditions Only' (checkbox), and 'Sort By' (Expiration Date, A to Z, Show 10 Loans Only). The total number of loans is 1. The main content area is divided into three columns: Loan Information, Borrower Information / Key Dates, and Actions. The Actions column contains the following options: 'Edit Reservation / Unload 1003', 'Upload Documents (10 Uploaded) View Conditions' (circled in blue), and 'Print Reservation'. A large blue arrow points from the instruction above to the 'Upload Documents' option.

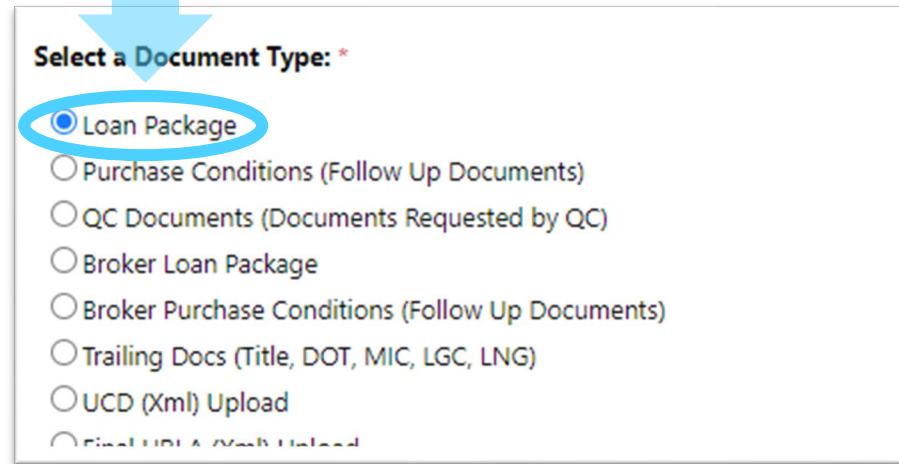
Loan Information	Borrower Information / Key Dates	Actions
<p>Loan Number: 601234578 Lender Loan Number: 123456</p> <p>Lender: High Desert Mortgage (LENDER)</p> <p>Assigned To: testuser@ihfa.org</p> <p>Status: COMMITMENT APPROVED</p> <p>Loan Product: WestHFA Conventional Interest Rate: 4.000% Loan Amount: \$135,000.00</p>	<p>Primary Borrower:</p> <p>Co-Borrower:</p> <p>Property Address: 123 RAINBOW UNICORN CT MODESTO CA 95351</p> <p>Reservation Date: Expiration Date: Loan Not Locked (N/A) Compliance Approved Date: 08/13/2015</p> <p>Note Received Date: Loan Package Received Date: 08/03/2015</p> <p>Purchased Date:</p>	<p>Edit Reservation / Unload 1003</p> <p>Upload Documents (10 Uploaded) View Conditions</p> <p>Print Reservation</p>

Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Loan File Delivery

6. Select “*Loan Package*” from document types.



Select a Document Type: *

- Loan Package
- Purchase Conditions (Follow Up Documents)
- QC Documents (Documents Requested by QC)
- Broker Loan Package
- Broker Purchase Conditions (Follow Up Documents)
- Trailing Docs (Title, DOT, MIC, LGC, LNG)
- UCD (Xml) Upload
- Original UCD (Xml) Upload

*Selecting *Loan Package* will place the loan in the review que. If this is not selected it will **NOT** go into the loan review que.

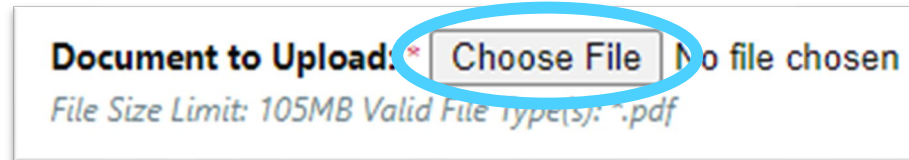


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Loan File Delivery

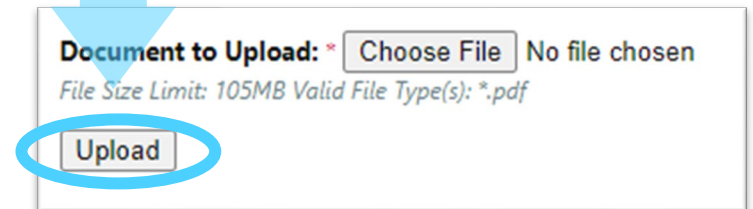
7. Click **“Choose File”**.



Document to Upload: * **Choose File** No file chosen
File Size Limit: 105MB Valid File Type(s): *.pdf

A screenshot of a web form for uploading a document. The text 'Document to Upload: *' is followed by a button labeled 'Choose File' which is circled in blue. To the right of the button is the text 'No file chosen'. Below this, in smaller font, is 'File Size Limit: 105MB Valid File Type(s): *.pdf'. A large blue arrow points from the text '7. Click "Choose File"' to the 'Choose File' button.

8. Select the desired file on your computer and then click **“Upload”**.



Document to Upload: * **Upload** No file chosen
File Size Limit: 105MB Valid File Type(s): *.pdf

A screenshot of the same web form as above. The 'Choose File' button is now disabled and greyed out. A new button labeled 'Upload' is visible and circled in blue. A large blue arrow points from the text '8. Select the desired file on your computer and then click "Upload"' to the 'Upload' button.



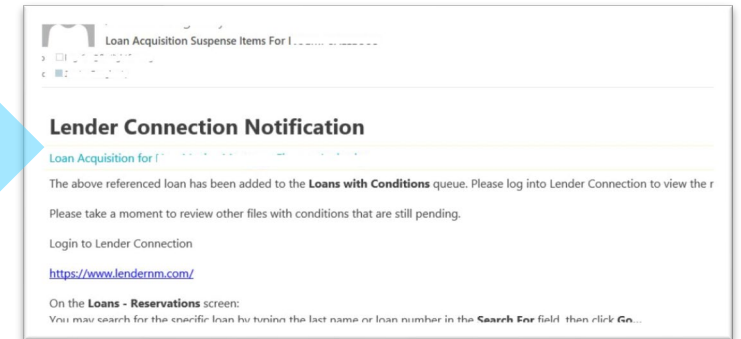
Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Pre-Purchase Conditions

1. The **Loan File** will be reviewed.
2. You will receive a **NOTIFICATION** of any outstanding conditions.

NOTE: This is a notification of outstanding conditions. Please log into [Lender Connection](#) to review actual conditions.



Contact information from the **Lender Delivery Checklist** will be used for notification.

Lender Delivery Checklist	
Lender Loan Number: _____	Borrower Name: _____
Lender Contact Name: _____	File Contact Email Address _____
	File Contact Phone #: _____
FINAL ORIGINAL DOCUMENTS – Do NOT include in loan file. Ship under separate cover to:	
[Redacted]	





Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Pre-Purchase Conditions

3. Log in to [Lender Connection](#).

4. Select “View Conditions” on the loan you are working on.

Total Number of Loans: 1		
Loan Information	Borrower Information / Key Dates	Actions
<p>Loan Number: 601234578 Lender Loan Number: 123456</p> <p>Lender: High Desert Mortgage (LENDER)</p> <p>Assigned To: testuser@ihfa.org</p> <p>Status: COMMITMENT APPROVED</p> <p>Loan Product: WestHFA Conventional Interest Rate: 4.000% Loan Amount: \$135,000.00</p>	<p>Primary Borrower:</p> <p>Co-Borrower:</p> <p>Property Address: 123 RAINBOW UNICORN CT MODESTO CA 95351</p> <p>Reservation Date: Expiration Date: Loan Not Locked (N/A) Compliance Approved Date: 08/13/2015</p> <p>Note Received Date: Loan Package Received Date: 08/03/2015</p> <p>Purchased Date:</p>	<p>Edit Reservation / Upload 1003</p> <p> Upload Documents (10 Uploaded) View Conditions</p> <p> Print Reservation</p>



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Pre-Purchase Conditions

5. Outstanding Conditions will be listed.



UPLOAD DOCUMENTS FOR LOAN NUMBER [REDACTED]

 OnBase Documents (2 Uploaded)

Application Date: 03/07/2022 Reservation Date: 03/08/2022 Expiration Date: 06/05/2022
Borrower: [REDACTED] Co-Borrower: [REDACTED]

 Conditions

Condition Date	Conditioned By	Severity	Condition
04/07/2022	[REDACTED]@ihfa.org Send Upload Notify Email		[C-672] Original 2nd Note delivered to Idaho Housing and Finance Association, 565 W. Myrtle St., Boise, ID 83702

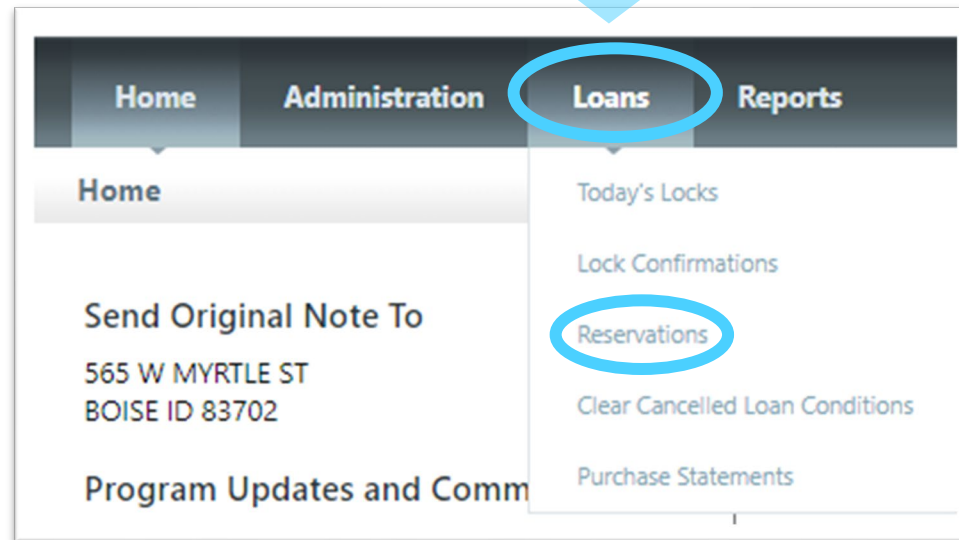


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Clearing Outstanding Conditions - Pre-Purchase Conditions

1. Log in to [Lender Connection](#).
2. Under “Loans” click on “Reservations”.



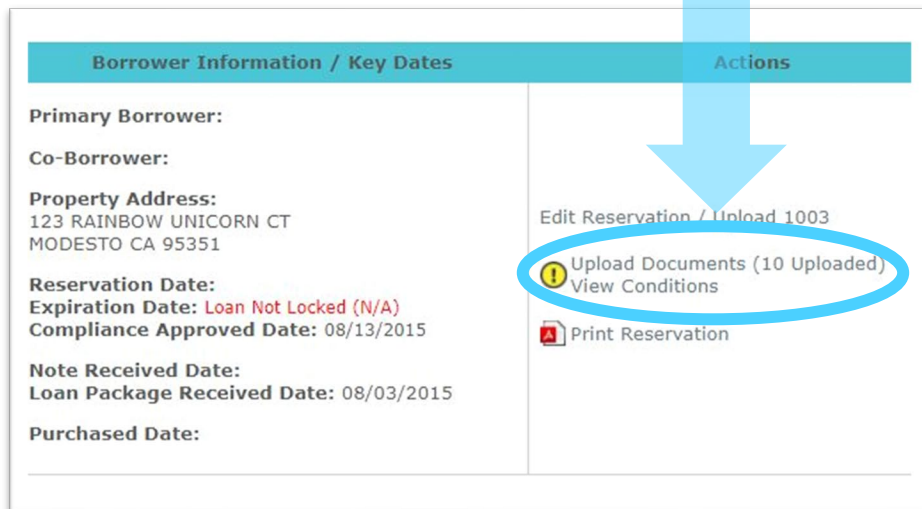
Delivering a Loan to IHFA

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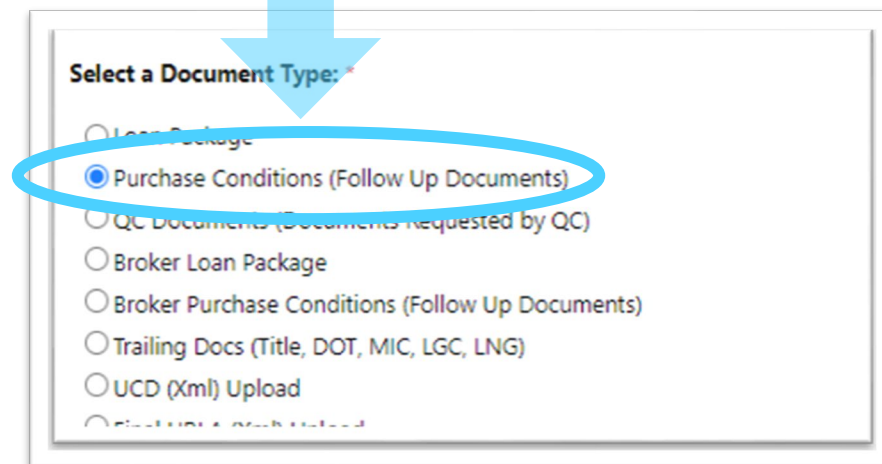
Clearing Outstanding Conditions - Pre-Purchase Conditions

3. Select the loan you are working on.

4. Go to **“Upload Documents”** then select **“Purchase Conditions”**.



The screenshot shows a loan management interface with two main sections: 'Borrower Information / Key Dates' and 'Actions'. The 'Borrower Information' section includes fields for Primary Borrower, Co-Borrower, Property Address (123 RAINBOW UNICORN CT, MODESTO CA 95351), Reservation Date, Expiration Date (Loan Not Locked (N/A)), Compliance Approved Date (08/13/2015), Note Received Date, Loan Package Received Date (08/03/2015), and Purchased Date. The 'Actions' section contains links for 'Edit Reservation / Upload 1003', 'Upload Documents (10 Uploaded) View Conditions' (circled in blue), and 'Print Reservation'.



The screenshot shows a dropdown menu titled 'Select a Document Type: *'. The options are: 'Loan Package', 'Purchase Conditions (Follow Up Documents)' (selected and circled in blue), 'QC Documents (Documents Requested by QC)', 'Broker Loan Package', 'Broker Purchase Conditions (Follow Up Documents)', 'Trailing Docs (Title, DOT, MIC, LGC, LNG)', 'UCD (Xml) Upload', and 'Select a Document Type'.

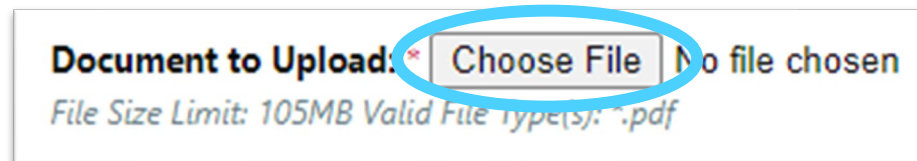


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

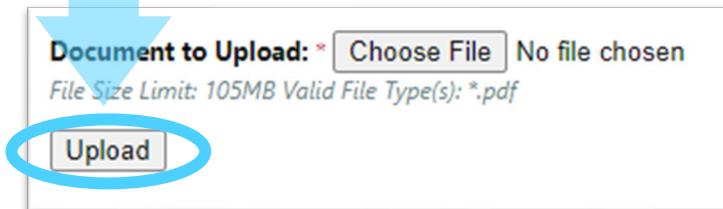
Clearing Outstanding Conditions - Pre-Purchase Conditions

5. Click **“Choose File”**.



Document to Upload: * **Choose File** No file chosen
File Size Limit: 105MB Valid File Type(s): *.pdf

6. Select the desired file on your computer and then click **“Upload”**.



Document to Upload: * **Choose File** No file chosen
File Size Limit: 105MB Valid File Type(s): *.pdf
Upload

NOTE: The system will automatically send notification to the reviewer of newly uploaded documents which will be reviewed within a 24-48 hour period.



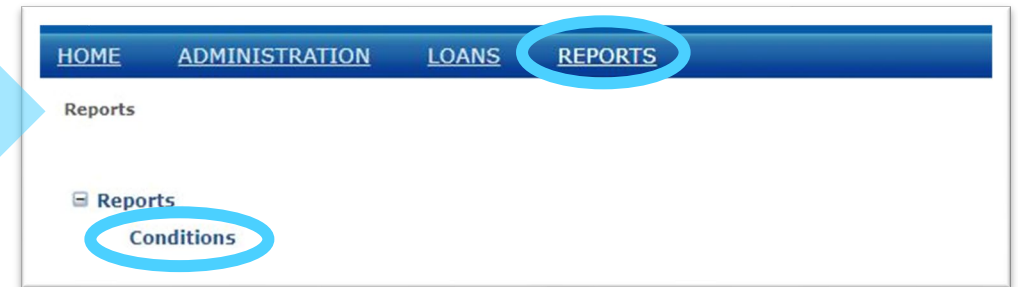
Delivering a Loan to IHFA

Lender Connection Step by Step Guide

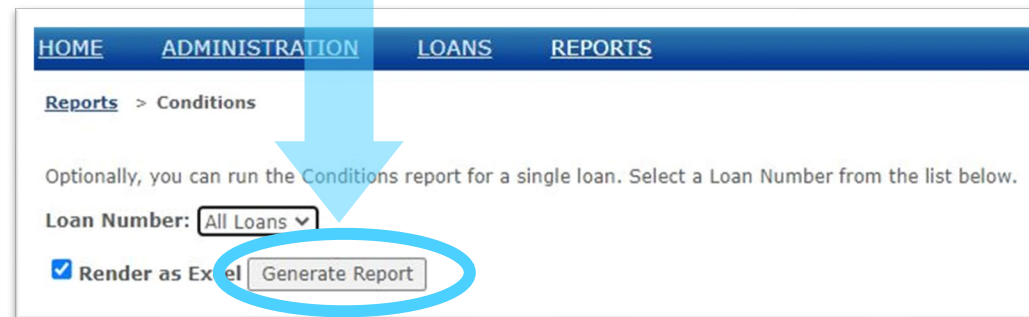
Conditions Report

1. Log in to [Lender Connection](#).

2. Under “Reports” click on “Conditions”.



3. Click “Generate Report”.



*Reports can be exported as a [Spreadsheet](#).

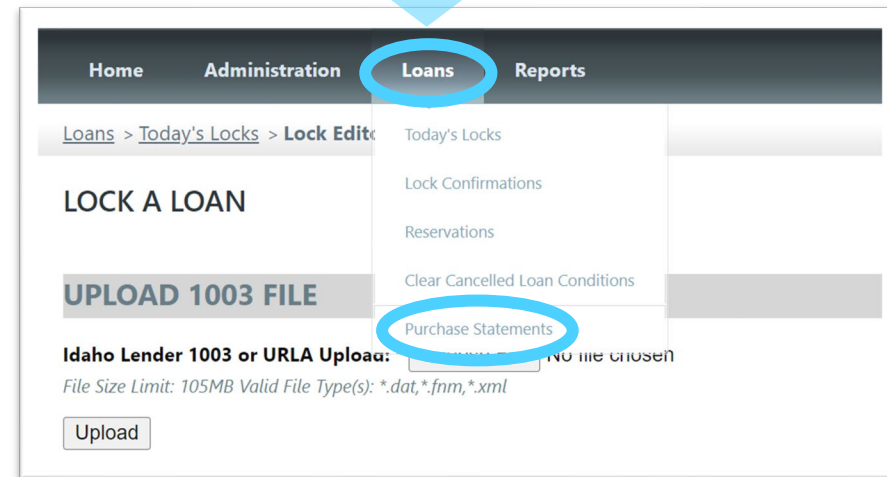


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Purchase Statements

1. Log in to [Lender Connection](#).
2. Under “Loans” click on “Purchase Statements”.



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Purchase Statements

3. Fill in search criteria
- Search by Cutoff Date.

Loans > Purchase Statements

Purchase Statement Cutoff Date: 11/22/2022 Go

(Show Purchase Statements on the same page as the Cutoff Date)

Search For: [] Sort By: Borrower Last Name A to Z Go

(Search by Loan Number, Borrower First Name, Last Name or Social Security Number - no dashes, Address, City Name or Zip Code)

Purchase Statements can also be exported as a Spreadsheet.

Idaho Housing and Finance Association
Purchase Statement
Lender Loan Number: []

Lender: []
Primary Borrower: []
Co-Borrower: []

Purchase Date: 09/26/2022 Loan Number: []
Note Amt: \$233,000.00 Note Date: 09/13/2022
Monthly P & I: \$1,359.72 Loan Product: VA
Interest Rate: 5.750
1st Payment Due IHFA: 11/01/2022 Buydown % (if any): 0.000



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Trailing Doc Delivery

1. Deliver **ALL** Original Loan Documents (1st) * i.e. **Deed of Trust/Mortgage** to:

Idaho Housing and Finance Association

Attn: Doc Center

565 W. Myrtle Street

Boise, ID 83702

*Use this link to [State Specific Information](#) to determine where 2nd & 3rd Lien Documents should be sent.

Trailing Documents due within 90 Days of Loan Purchase

- Original Recorded Mortgage(s) (1st, 2nd & 3rd, if applicable) to be delivered.
- Final Title Insurance Policy to be uploaded to **Lender Connection** as **Trailing Document**.
- MIC, RD Loan Note Guaranty, VA LGC (if applicable) to be uploaded to **Lender Connection** as a **Trailing Document**.

NOTE: Title Policy & Mortgage Insurance and/or Loan Guarantee documentation may be uploaded directly to Lender Loan File under ADP.



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

State Specific Info/Contacts



[Connecticut](#)



[Idaho](#)



[Iowa](#)



[New Mexico](#)



[Montana](#)



[Oregon](#)



[South Dakota](#)



Texas Department of Housing
and Community Affairs
TheTexasHomebuyerProgram.com

[Texas](#)



WASHINGTON STATE
HOUSING FINANCE
COMMISSION

Opening doors to a better life

[Washington](#)



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

eNotes

Fannie Mae & Freddie Mac

Control and Location are required to be delivered to IHFA prior to Loan review.
Master Servicer to be transferred to IHFA upon Purchase Wire being sent to Lender.

Ginnie Mae (Gov Loans)

Pending Agency Approval - Stay Tuned - Anticipated to implement.

For more information on delivering eNotes to IHFA, please contact RitaA@ihfa.org

Rita Aafedt (Loan Acquisition Manager) - (208) 424-7048

