



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



Program Updates

**Today's Rate
is 3.20%**

**Check our website
daily for the lowest
interest rates
available for your
clients.**

Important Reminders

Processing Your Clients Mortgage Payments

Please instruct your borrowers at closing to make their payments to IHFA, including their first payment.

Processing FHA Loans with IHFA

When completing an FHA loan on [FHA Connection](#), both the "holder" and "servicer" need to be transferred to IHFA and our HUD ID# must show. IHFA's HUD ID# is: 1010109998.

Quick Links

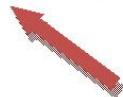
Idaho Housing Offers the Best Rates!

FHA, VA, and RD rates are at 3.25% with a 1% premium! Check current rates at idahohousing.com.

Make Sure to include Freddie on Freddie Mac Loans

If you are using the loan processing automated underwriting system with a Freddie Mac loan, please be sure to use the Multistate Fixed Rate Note that includes Freddie Mac in the form footer, per below:

**MULTISTATE FIXED RATE NOTE--Single Family
Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3200 1/01**



We cannot process a Freddie Mac loan with a Note that says Fannie Mae only.

Why Haven't You Registered?

Don't miss the amazing educational and networking opportunities "Under the Big Top" at the Conference on Housing and Economic Development.

The conference includes workshops designed **with you in mind**, including *The Lending Landscape* session. This session panelists include:

- Jennifer Whip, VP, Customer Engagement, Fannie Mae



**Lender's Quick
Reference Sheet**

**Down Payment
and Closing Cost
Assistance**

**Homebuyer Tax
Credit**

- Danny Mendez, Director, Processing and Underwriting Division, HUD

Early registration is ending soon. Register today at 2012housingconf.com.