

WELCOME

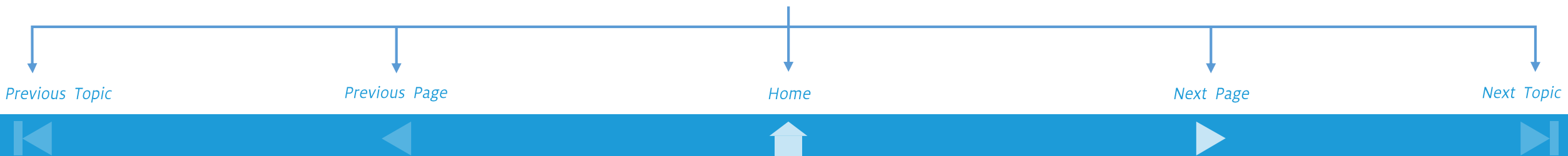
to

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.)



Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Contents (click to jump)

1 Lender Approval & Access

2 Locking a Loan (ID only)

3 Original Note Delivery

4 Loan File Delivery

5 Pre-purchase Conditions

6 Conditions Report

7 Purchase Statements

8 Trailing Doc Delivery

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](#)

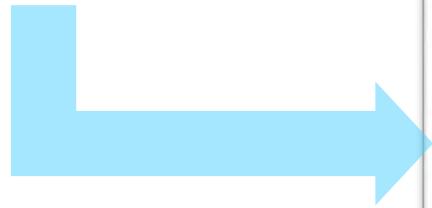


Delivering a Loan to IHFA

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:

3. Select “**Add User**”.

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



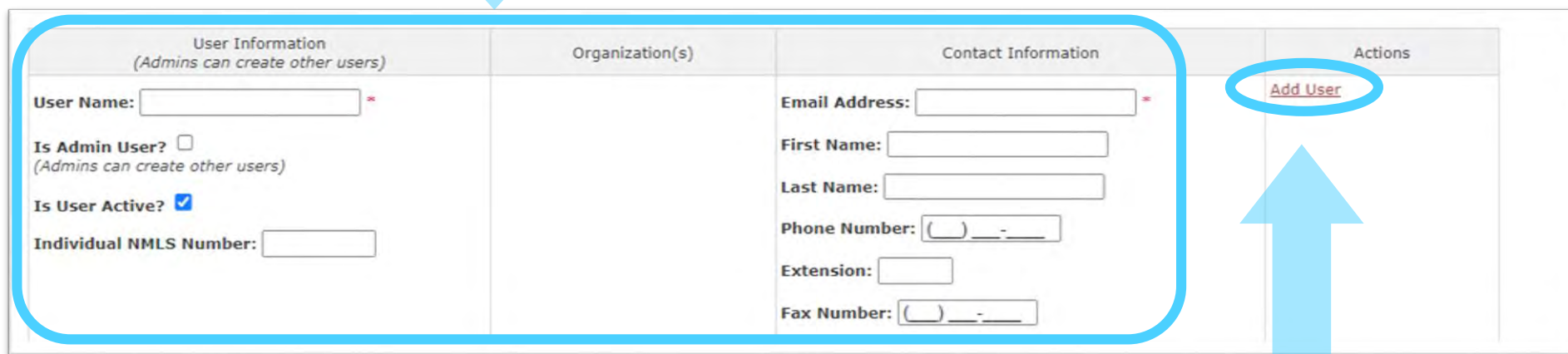
Delivering a Loan to IHFA

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. A large blue arrow points from the instruction '4. Fill out User Information.' to the 'User Information' section of the form. This section is highlighted with a blue rounded rectangle. It contains fields for 'User Name', 'Is Admin User?' (checkbox), 'Is User Active?' (checkbox), and 'Individual NMLS Number'. To the right is the 'Contact Information' section with fields for 'Email Address', 'First Name', 'Last Name', 'Phone Number', 'Extension', and 'Fax Number'. In the 'Actions' column on the far right, the 'Add User' button is circled in blue. A blue arrow points from the instruction '5. Click "add User" after all user information has been added.' to this button.

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

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



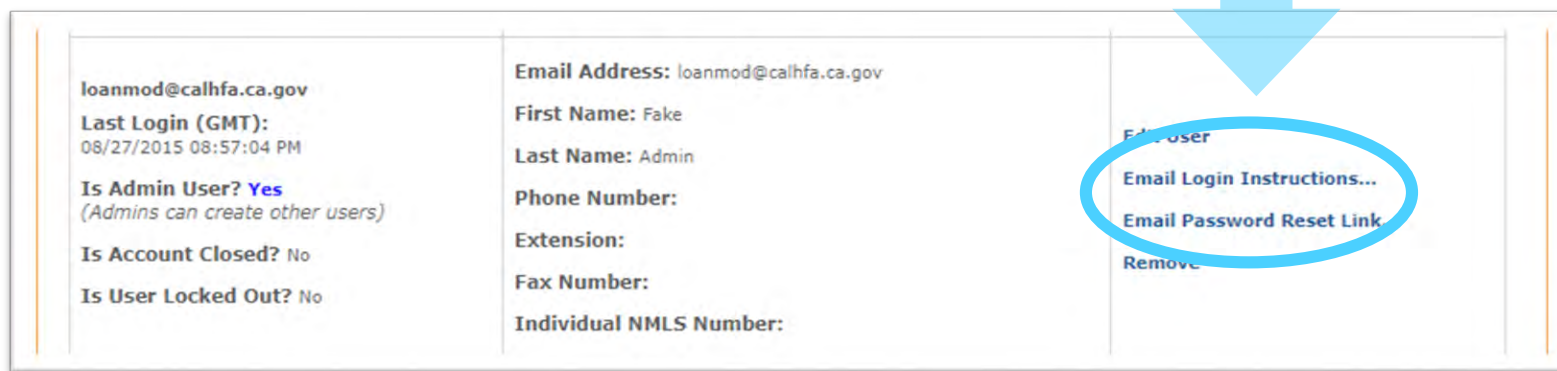
Delivering a Loan to IHFA

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”](mailto:notify@ihfa.org) which will contain login instructions.
- Check spam folder if notification has not shown up in your email box.



The screenshot shows a user management interface with three columns. The first column contains user details for 'loanmod@calhfa.ca.gov', including last login time, admin status, and account status. The second column contains fields for user information like first name, last name, phone number, extension, fax number, and NMLS number. The third column contains actions for the user, including 'Edit User', 'Email Login Instructions...', 'Email Password Reset Link', and 'Remove'. A blue arrow points from the text above to the 'Email Login Instructions...' and 'Email Password Reset Link' options, which are circled in blue.

| | | |
|---|--------------------------------------|-----------------------------|
| 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 | | |
|--|--------------------|-----------------------------|
| show... | | |
| Product Type | Interest Rate | |
| Idaho Heroes HFA - Preferred and Advantage | Without Assistance | % Lock |
| | With Assistance | % Lock |
| show... | | |
| Freddie Mac 50% AMI - HFA Advantage- Purchase Only | No Assist/ No Gift | % Lock |
| | Without Assistance | % Lock |
| | With Assistance | % Lock |
| show... | | |
| Freddie Mac 80% AMI - HFA Advantage- Purchase Only | No Assist/No Gift | % Lock |
| | Without Assistance | % Lock |
| | With Assistance | % Lock |
| show... | | |
| Freddie Mac Over 80% AMI - HFA Advantage - Purchase Only | Without Assistance | % Lock |
| | -0.5 | % Lock |
| | -1.0 | % Lock |
| | With Assistance | % Lock |
| | -0.5 | % Lock |
| | -1.0 | % Lock |
| show... | | |
| Fannie HFA Preferred - Purchase Only | Without Assistance | 6.500% Lock |

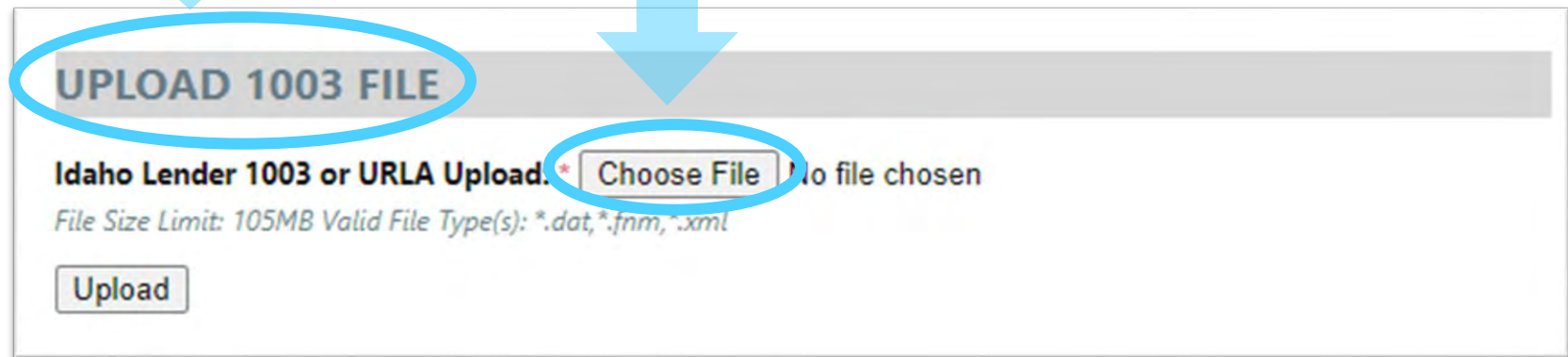


Delivering a Loan to IHFA

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. A light blue arrow points from the text 'Under “Upload 1003 File”' to a grey header bar labeled 'UPLOAD 1003 FILE', which is also circled in light blue. Another light blue arrow points from the text 'click on “Choose File”.' to a button labeled 'Choose File' in the file selection area, which is also circled in light blue. The file selection area displays 'Idaho Lender 1003 or URLA Upload.*' and 'No file chosen'. Below this, it specifies 'File Size Limit: 105MB Valid File Type(s): *.dot, *.fnm, *.xml'. At the bottom left of the form is an 'Upload' button.

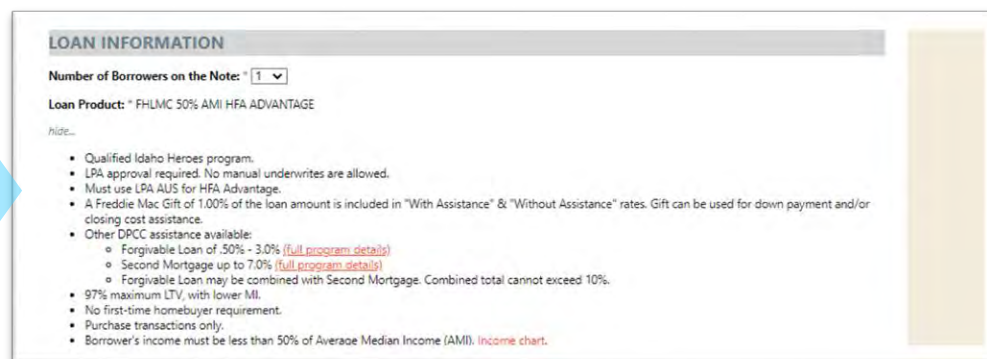


Delivering a Loan to IHFA

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:

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: Extension:

Fax:

Email:

NOTE

Property Address:

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

State: City, State Zip Code (County):

Loan Amount: \$

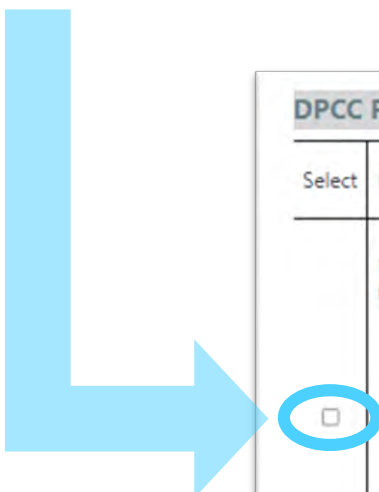


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Locking a Loan (Idaho Only)

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



| DPCC PROGRAMS | | | |
|--------------------------|---|---|---|
| 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 | <p>\$ <input type="text"/></p> <p>Lender Loan Number: <input type="text"/></p> |

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



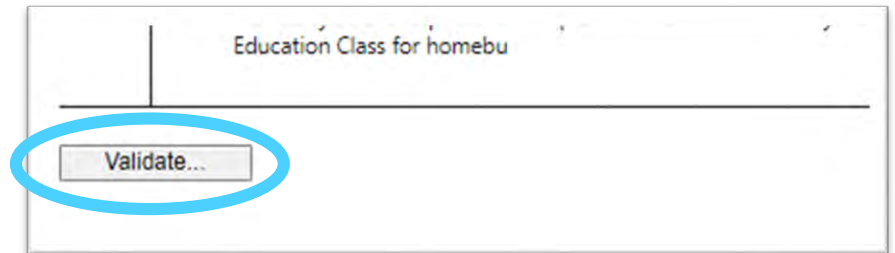
Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Locking a Loan (Idaho Only)

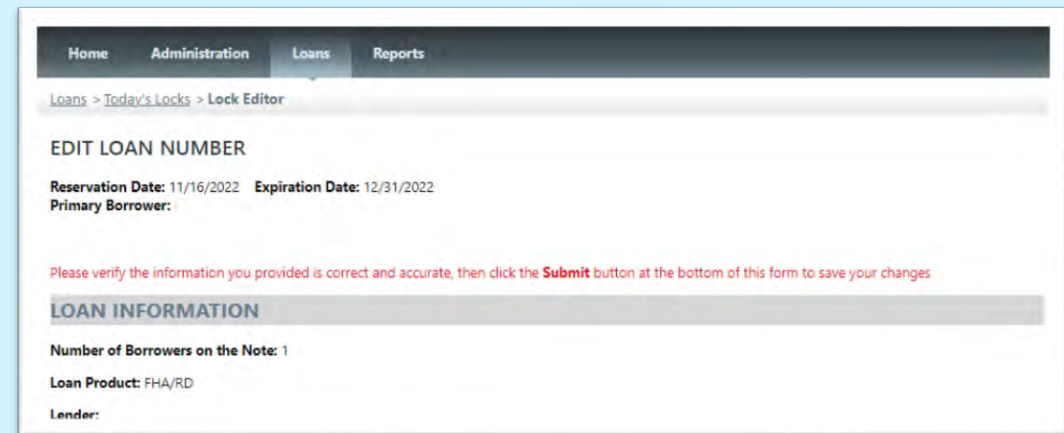
8. Click on **“Validate...”**.

*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". Below the title is a horizontal line. Underneath the line is a button labeled "Validate...". The button is circled with a blue oval.

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



A screenshot of a web application interface. At the top is a navigation bar with links: Home, Administration, Loans, and Reports. Below the navigation bar is a breadcrumb trail: Loans > Today's Locks > Lock Editor. The main content area is titled "EDIT LOAN NUMBER". It displays two dates: "Reservation Date: 11/16/2022" and "Expiration Date: 12/31/2022". Below the dates is the label "Primary Borrower:". A red text message reads: "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". Below this message is a section titled "LOAN INFORMATION" with a grey background. It contains the following details: "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

Submit Submit & Print Go Back... Cancel

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, 2nd, & 3rd) i.e. **Note** to:

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

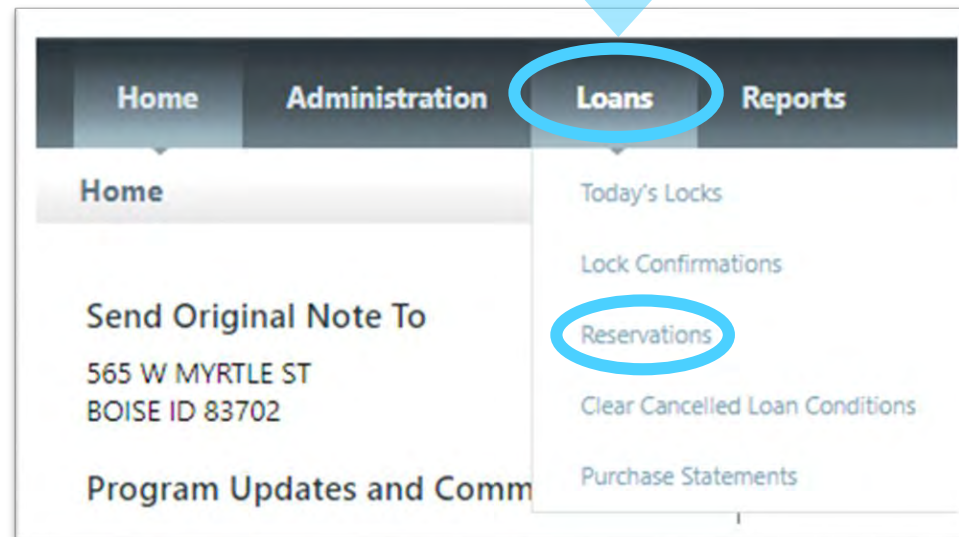


Delivering a Loan to IHFA

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 (All Users, Select a Lender, Select a Status, Loans With Conditions Only checkbox), and sort options (Note and Loan Package Received Date, A to Z, Show 10 Loans Only). A blue circle highlights the 'Show 10 Loans Only' dropdown, and a callout box shows the expanded menu with 'Show All Loans' highlighted.

Loans > Reservations

Search For:

Filter By: ☐ Loans With Conditions Only

Sort By:

Expanded dropdown menu:

-

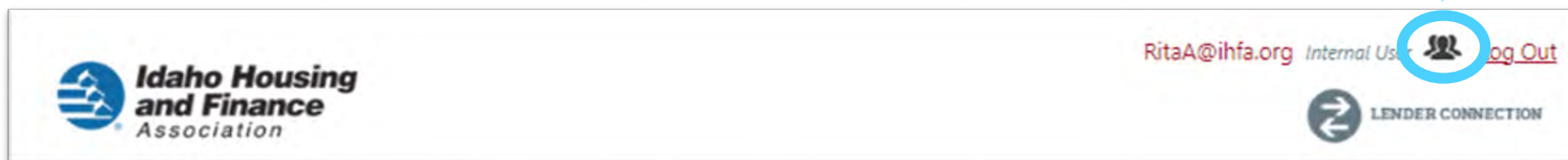


Delivering a Loan to IHFA

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.

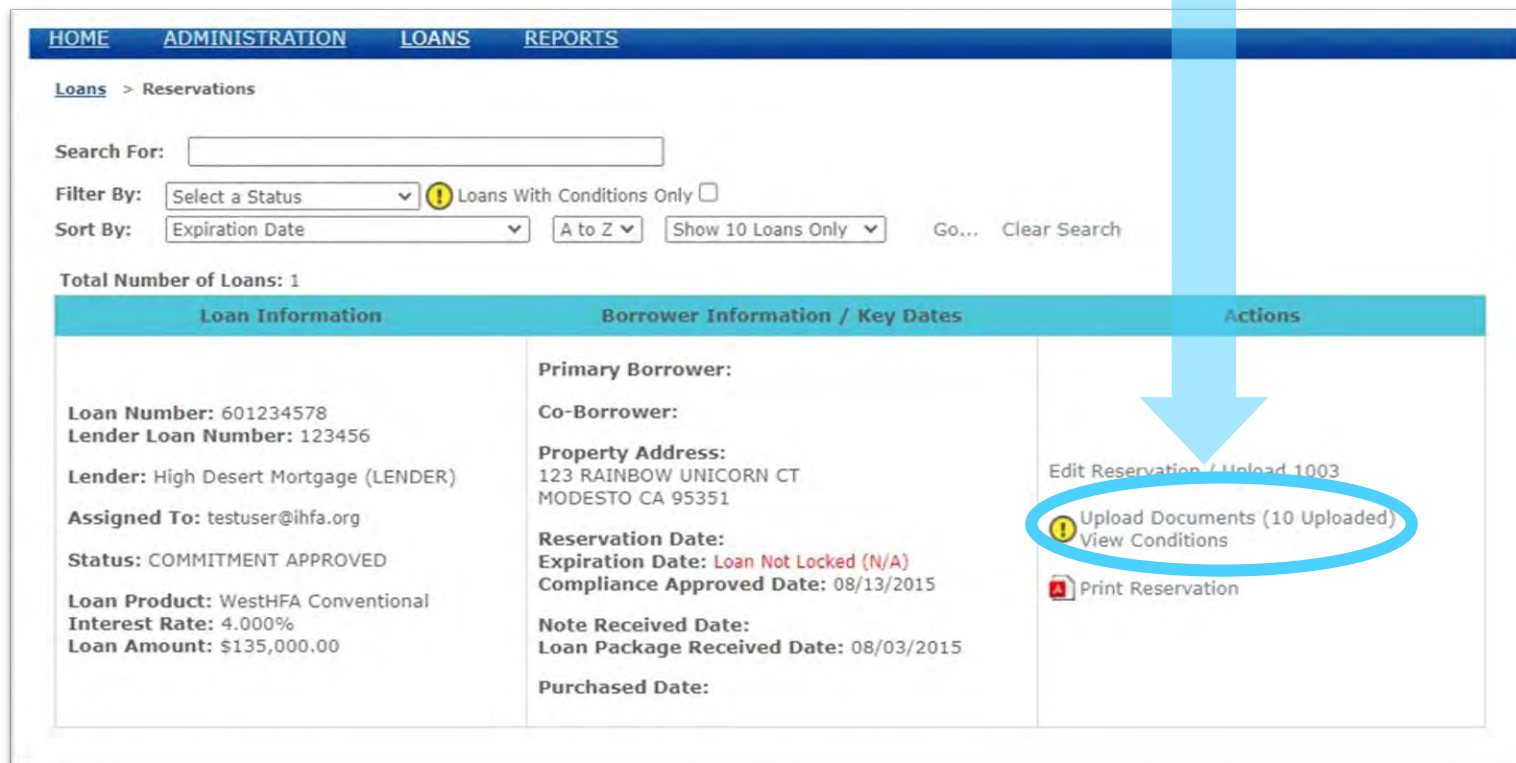


Delivering a Loan to IHFA

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 Lender Connection interface. At the top, there is a navigation bar with links: HOME, ADMINISTRATION, LOANS, and REPORTS. Below this, a breadcrumb trail shows 'Loans > Reservations'. A search section includes a 'Search For:' text box, a 'Filter By:' dropdown menu set to 'Select a Status', a checkbox for 'Loans With Conditions Only', a 'Sort By:' dropdown menu set to 'Expiration Date', and buttons for 'Go...' and 'Clear Search'. Below the search section, it states 'Total Number of Loans: 1'. The main content area is a table with three columns: 'Loan Information', 'Borrower Information / Key Dates', and 'Actions'. The 'Loan Information' column contains details for Loan Number 601234578, Lender Loan Number 123456, Lender High Desert Mortgage (LENDER), Assigned To testuser@ihfa.org, Status COMMITMENT APPROVED, Loan Product WestHFA Conventional, Interest Rate 4.000%, and Loan Amount \$135,000.00. The 'Borrower Information / Key Dates' column contains details 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' column contains links for 'Edit Reservation / Upload 1003', 'Upload Documents (10 Uploaded)' (highlighted with a blue circle and a blue arrow), 'View Conditions', and 'Print Reservation'.

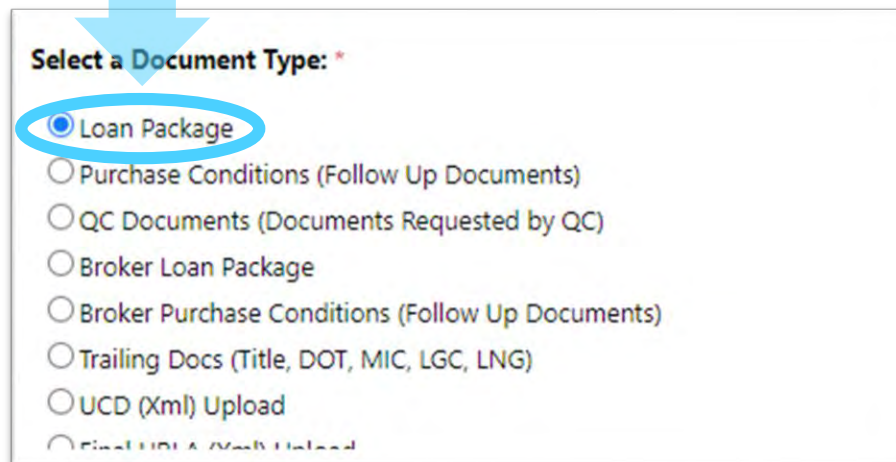
| Loan Information | Borrower Information / Key Dates | Actions |
|--|--|--|
| Loan Number: 601234578 Lender Loan Number: 123456 Lender: High Desert Mortgage (LENDER) Assigned To: testuser@ihfa.org Status: COMMITMENT APPROVED Loan Product: WestHFA Conventional Interest Rate: 4.000% Loan Amount: \$135,000.00 | 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 Purchased Date: | Edit Reservation / Upload 1003 Upload Documents (10 Uploaded) View Conditions Print Reservation |

Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Loan File Delivery

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



The screenshot shows a dropdown menu titled "Select a Document Type: *". The "Loan Package" option is selected and highlighted with a blue circle. A blue arrow points from the instruction text above to this option. Other visible options include "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", and "Original UCD (Xml) Upload".

- ☒ 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.

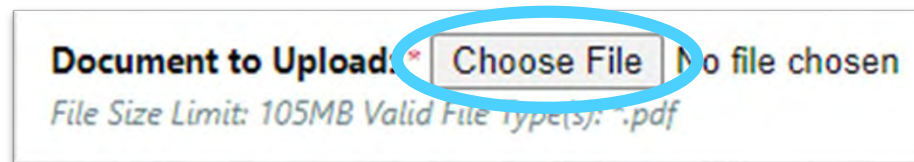


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

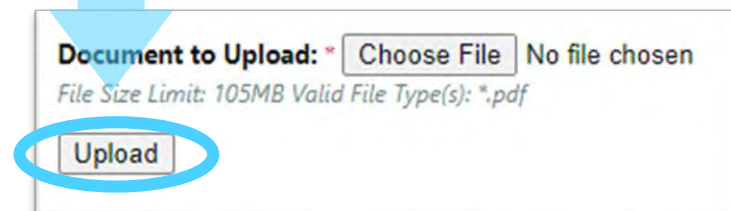
Loan File Delivery

7. Click **“Choose File”**.



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

8. 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



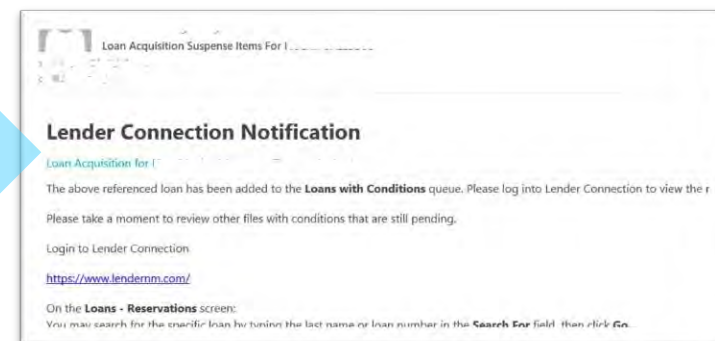
Delivering a Loan to IHFA

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: | |



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 |

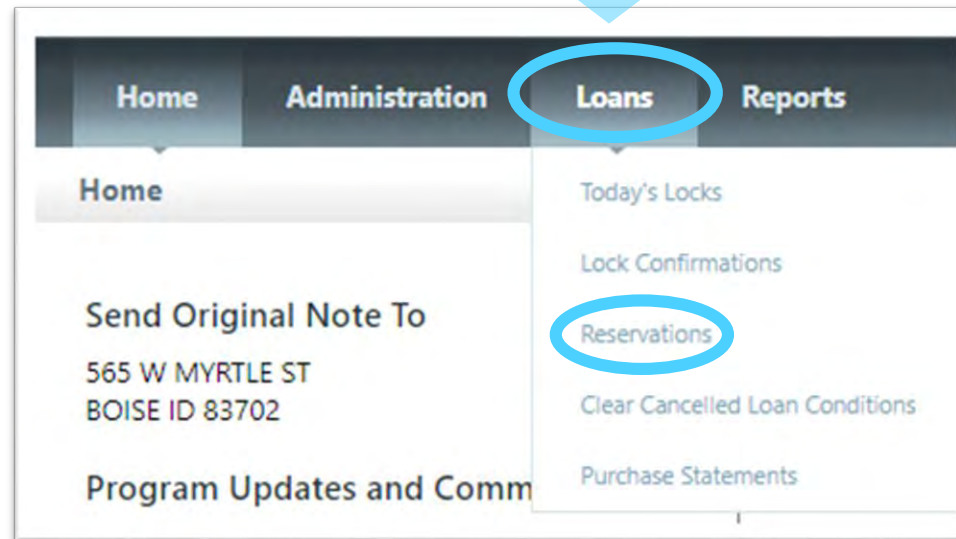


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Clearing Outstanding Conditions - Pre-Purchase Conditions

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



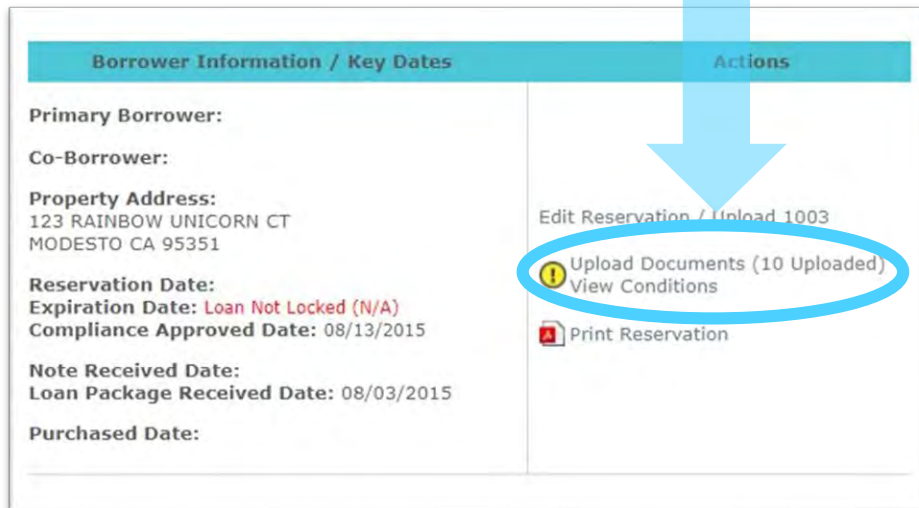
Delivering a Loan to IHFA

Lender Connection Step by Step Guide

Clearing Outstanding Conditions - Pre-Purchase Conditions

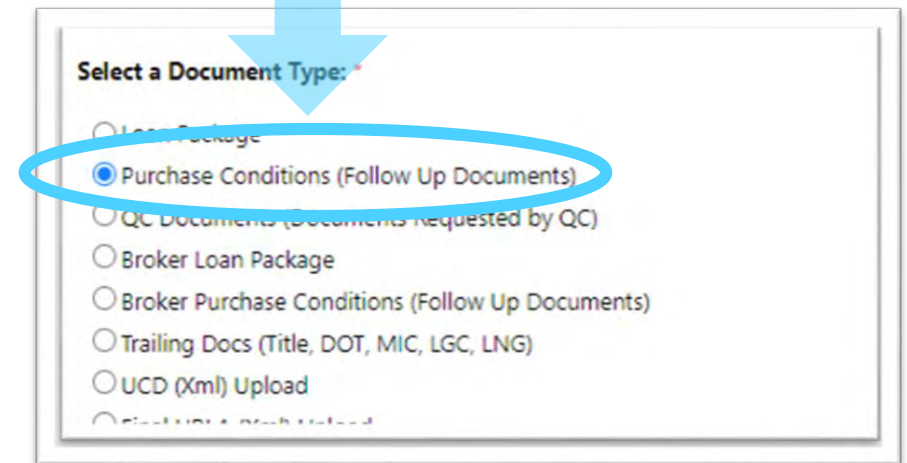
3. Select the loan you are working on.

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



The screenshot shows a loan details page with a teal header bar containing 'Borrower Information / Key Dates' and 'Actions'. The left sidebar lists borrower and property information. The right sidebar contains action links: 'Edit Reservation / Upload 1003', 'Upload Documents (10 Uploaded) View Conditions' (circled in blue with a yellow warning icon), and 'Print Reservation'.

| Borrower Information / Key Dates | Actions |
|--|---|
| 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 Purchased Date: | Edit Reservation / Upload 1003 Upload Documents (10 Uploaded) View Conditions Print Reservation |



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

- ☐ 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
- ☐ Selections not listed

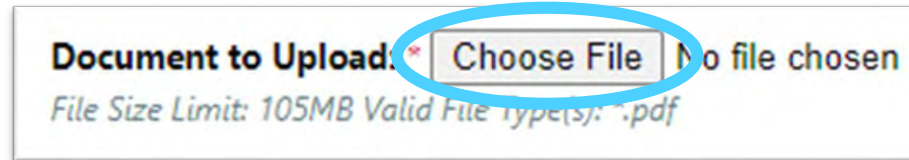


Delivering a Loan to IHFA

Lender Connection Step by Step Guide

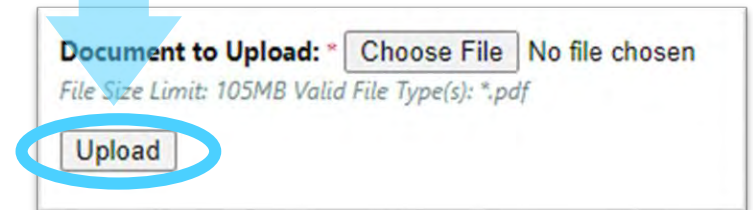
Clearing Outstanding Conditions - Pre-Purchase Conditions

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.



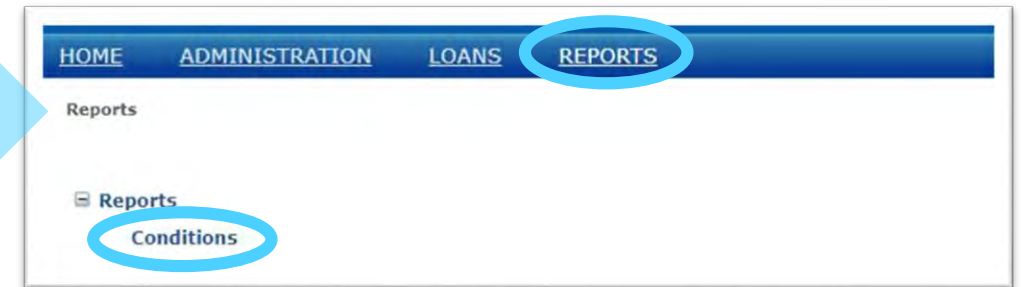
Delivering a Loan to IHFA

Lender Connection Step by Step Guide

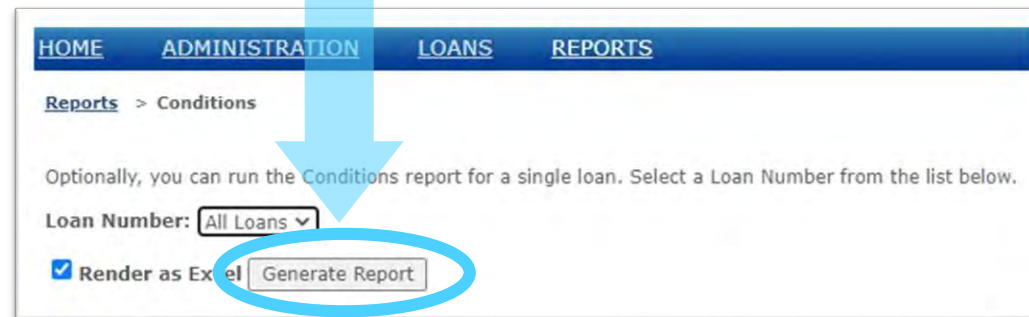
Conditions Report

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

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



3. Click “Generate Report”.



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

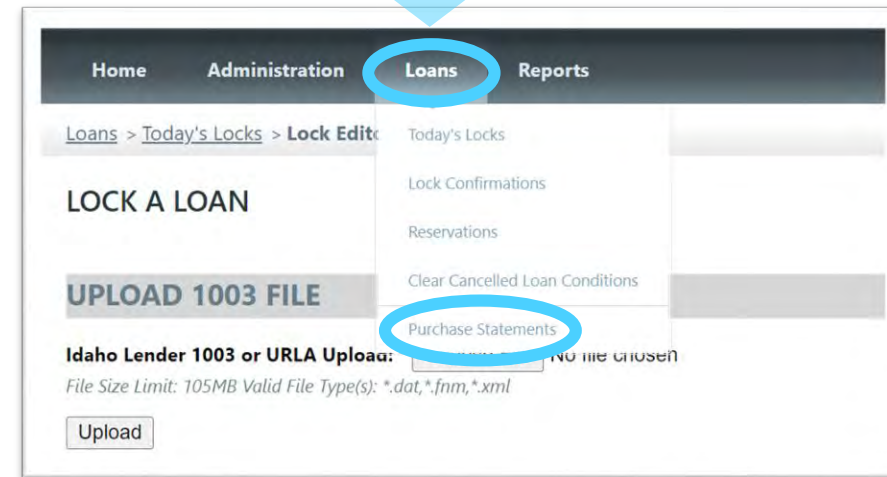


Delivering a Loan to IHFA

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 day 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
www.ihfa.org

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, 2nd, & 3rd) i.e. **Deed of Trust/Mortgage** to:

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

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



[Idaho](#)



[Connecticut](#)



[Iowa](#)



[New Mexico](#)



[Oregon](#)



[South Dakota](#)



Texas Department of Housing
and Community Affairs
TheTexasHomebuyerProgram.com

[Texas](#)



[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

