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

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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.
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Access - Administrators – Set Up Users

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

3. Select “Add User”.
4. Fill out User Information.

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

5. Click "add User" after all user information has been added.
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.
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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.
4. Under “Upload 1003 File” click on “Choose File”.
5. Review all DPCC (Down Payment Closing Costs) information at the top of the page.

6. Fill in loan information in the fields provided.
7. Choose **DPCC PROGRAM** by clicking associated box.

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

Clicking “Validate…” will generate a confirmation screen.
9. Click “Submit and Print”.

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.
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.*
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**
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.
3. **Reservations** will default to **10 loans only** (change to see more).
4. Delivery to more than one State is available by clicking the 3 headed icon.

• All approved lending States will be visible.
5. Select “Upload Documents” on the loan you are working on.

*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.
7. Click “Choose File”.

8. Select the desired file on your computer and then click “Upload”.
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.
3. Log in to Lender Connection.

4. Select “View Conditions” on the loan you are working on.
5. Outstanding Conditions will be listed.
Delivering a Loan to IHFA

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Clearing Outstanding Conditions - Pre-Purchase Conditions

1. Log in to Lender Connection.
2. Under “Loans” click on “Reservations”.

![Diagram showing the navigation path through Lender Connection to reach Reservations under Loans]
3. Select the loan you are working on.

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

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Clearing Outstanding Conditions - Pre-Purchase Conditions
Clearing Outstanding Conditions - Pre-Purchase Conditions

5. Click “Choose File”.

6. Select the desired file on your computer and then click “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.
1. Log in to Lender Connection.

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

3. Click “Generate Report”.

*Reports can be exported as a Spreadsheet.
1. Log in to Lender Connection.

2. Under "Loans" click on "Purchase Statements".
3. Fill in search criteria
   • Search by Cutoff Date.

Purchase Statements can also be exported as a Spreadsheet.
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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

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**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.
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State Specific Info/Contacts

Idaho
Connecticut
Iowa
New Mexico
Oregon
South Dakota
Texas
Washington
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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

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