



**Idaho Housing
and Finance**
Association



PROGRAM UPDATES

Contact Us

We will have several important messages coming by email in the next few months. Please be sure to open all emails and read completely as some emails will contain multiple topics.

Are you ready for TILA-RESPA? The deadline is quickly approaching

Idaho Housing is updating our loan broker system to Encompass. Many of you may have experience with Ellie Mae's mortgage software, Encompass, and we believe we will have a great streamlined process with this new system. If your company uses Encompass software please contact Bree Hubble, broker loan coordinator, at breeh@ihfa.org and we will coordinate some additional processes that will be available.

Below is some information regarding the disclosure changes coming up October 3. This TRID toolkit will provide some self education and preparation to ensure you will be ready for TRID. Please watch [lender connection](#) and email blasts for all updates regarding our new broker loan system and the disclosure timing.

DOCUMENT	PURPOSE
Third Party Lending Operations	Idaho Housing policies for new applications beginning October 3.
TILA-RESPA Disclosures Facts	High level overview of the Integrated Mortgage Disclosure Rule

Integrated Mortgage Disclosures Policy Manual	In-depth detail of the Integrated Mortgage Disclosure Rule
Integrated Mortgage Disclosures Policy Sample Forms	Sample underwriting forms that will need to be used beginning October 3.

You may also check [lender connection](#) for additional TRID information such as the TRID Rule, FAQ's, and sample forms.

It is important your entire staff reviews this information and receives the updates we send in emails. If you have a staff member who is not receiving our emails, please add them to our database by [clicking here](#). Please be sure to open all Idaho Housing emails.

If you have any questions or need some additional training, please contact us at resloan@jhfa.org or call 1.800.219.2285.

Quick Links

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