

Idaho Housing and Finance Association

Reference Guide

Servicing CHFA First Mortgage Loan Types:

FHA, VA and USDA - Service Released Lenders. CHFA Conventional (HFA Preferred™ & HFA Advantage®) - All Lenders

Idaho Housing and Finance Association

565 W. Myrtle Street - Boise, ID 83702

Ph # 1-800-219-2285 Toll Free # 1-855-505-4700

Mon – Fri 8am – 5pm (Mt. Time) Closed on certain holidays

Tax ID#: 82-0302333 Branch 001 MERS ID#: 1009670

HUD ID#: 10101 VA ID#: 9270030000 USDA ID#: 82-0302333 Branch 001

Program Questions: loanpurchase@ihfa.org

Lender Connection: <https://www.lenderct.com>

Borrower Connection: <https://www.borrowerct.com>

CONTACTS: **Rita Aafedt, Loan Acquisition Mngr.**

(208) 424-7048 - ritaa@ihfa.org

Amanda Patterson, Loan Acquisition Supvr.

(208) 424-7012 - amandap@ihfa.org

First Mortgage Note Endorsed: Pay To The Order of:

Idaho Housing and Finance Association (No Ampersand Sign - Spell out "and")

- ✓ Without Recourse
- ✓ Lender Name as it appears on Note
- ✓ Lender Signature with signatory's typed name/title

Assignment of Mortgage

Idaho Housing and Finance Association
P.O. Box 7899 - Boise, ID 83707

(Or) MERS: IHFA #1009670

Loans Purchased within 15 Days of 1st Payment Due Date

- 1st pay netted out of purchase amount - Lender retains 1st payment
- Purchase Statement will account for monthly escrow
- Tax Service Fee = \$85 - deducted at loan purchase
- Transfer Hazard & Flood Insurance to HomeLoanServ
- Flood Determination = LERETA Property Tax & Flood Services
(*\$10 charge to transfer any other determination company to IHFA/ LERETA*)

LERETA Property Tax & Flood Services – www.lereta.com

901 Corporate Center Drive – Pomona, CA 91768

- Property tax must be paid prior to or at closing
(*property taxes due within 60 days of purchase*)

Post Purchase Ins. & Tax Bills: servicing@homeloanserv.com

Post Purchase Reimbursements: HOL-adjustments@ihfa.org

Original Note Delivered To:

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

Trailing Docs Delivered within 90 Days of Loan Closing

(Upload thru Lender Connection)

- * Original Recorded Mortgage & Assignment
- * Final Title Insurance Policy
- * FHA MIC / VA LGC / USDA LNG

Document Center: doccenter@ihfa.org

Borrower's Payments / Servicing Questions / Goodbye Letter

Toll Free #: 1-800-526-7145

HomeLoanServ - P.O. Box 7541 - Boise, ID 83707-1899 **Overnight Payment Address:** 565 W. Myrtle St. - Boise, ID 83702

Servicing Questions: support@homeloanserv.com Online Banking: www.homeloanserv.com Payoffs: HOL-Payoffs@ihfa.org

First Mortgagee Clause: HomeLoanServ – ISAOA/ATIMA: P.O. Box 818007 – Cleveland, OH 44181

Fax: 888-218-9257 Email: insdocs8263@oscis.com Must include IHFA loan number

Second Mortgagee Clause: Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C) ISAOA/ATIMA:
10 Alexander Drive, Wallingford, CT 06492. (See Capital For Change, Inc. Servicing Guide)

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION

CONVENTIONAL MORTGAGES

(HFA Preferred™ / HFA Advantage® Loan Programs)



CHFA LEAN LOAN

Date: _____

All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order

COMPLETE THE FOLLOWING TO SUBMIT LOANS IN CHFA LOS:

- Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (if applicable)
- Complete And Submit CHFA LOS Additional Data Screen
- Upload The Final Loan Application (1003) In CHFA LOS

LENDER CONTACT INFORMATION

File Contact Name & Title	Telephone & Ext.	Contacts Email Address
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BORROWER INFORMATION

CHFA Loan #	IHFA Loan #	Primary Borrower Name (Last, First)
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LOAN FILE SUBMISSION TO INCLUDE, but is not limited to the following documentation (as applicable). Documentation requirements may differ by program.

CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE

Section 1 - Commitment / Transmittal

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 File Submission Checklist - CHFA Form 009-1107 - ID <input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document
<i>(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)</i> | <ul style="list-style-type: none"> <input type="checkbox"/> 3 Final Trans Summary(1008) - dated/signed by UW <i>(when UW signature not available, email from UW indicating specific loan approval is acceptable)</i> <input type="checkbox"/> 4 |
|--|---|

Section 2 - First Mortgage Loan Approval & Application

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Final/Verified Loan Application (1003) <input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Ln Originator) | <ul style="list-style-type: none"> <input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA) <input type="checkbox"/> 4 Private Mortgage Insurance Certificate - Copy (if applicable) |
|--|---|

Section 3 - Credit & Fraud Checks

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Credit Supplements (if applicable) <input type="checkbox"/> 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable) <input type="checkbox"/> 3 Bankruptcy Report / Discharge (if applicable) <input type="checkbox"/> 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated | <ul style="list-style-type: none"> <input type="checkbox"/> 5 Credit Report Inquiry Explanation with Documentation - signed & dated <input type="checkbox"/> 6 Divorce Decree / Property Separation Agreements (if applicable) <input type="checkbox"/> 7 Child Support Verification (if applicable) <input type="checkbox"/> 8 |
|--|---|

Section 4 - Income / Employment - *(Most recent Documentation on Top)*

INCLUDE ALL INCOME DOCUMENTS IN ONE PDF, STACKED SEPARATELY FOR EACH APPLICANT - IN ORDER LISTED BELOW

- | | |
|---|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Repayment) <input type="checkbox"/> 2 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Income Limit) <input type="checkbox"/> 3 Verification of Employment (past 2 yrs with start/end dates) <input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income) <input type="checkbox"/> 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS) <input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs | <ul style="list-style-type: none"> <input type="checkbox"/> 7 Academic Student Transcript - for full-time student <input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area <li style="text-align: center;">~ OR ~ (Do Not Include Both - Delays File Review Process) <input type="checkbox"/> 8 Fed. Tax Return-<i>Personal</i> Signed 3 most recent - 1 yr if target area - all schedules <input type="checkbox"/> 8 Fed. Tax Return-<i>Business</i> Signed required per AUS findings <input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable) |
|---|---|

Section 5 - Assets - *(Most recent Documentation on Top)*

- | | |
|---|--|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable) <input type="checkbox"/> 2 Gift Documentation per FNMA guidelines | <ul style="list-style-type: none"> <input type="checkbox"/> 3 Asset Statements (Bank name & ownership) <i>min. 1 mth covering 30 day period</i> <input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable) |
|---|--|

Section 6 - Property / Appraisal

- | | |
|--|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Appraisal Report (include Color Photos, Street View, Comparables) <input type="checkbox"/> 2 Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable) <input type="checkbox"/> 3 Certificate of Occupancy (if applicable) <input type="checkbox"/> 4 Evidence Condo is FNMA Eligible - CHFA Form 013-490 - or - Equivalent <input type="checkbox"/> 5 Flood Life of Loan Determination Certificate | <ul style="list-style-type: none"> <input type="checkbox"/> 6 Flood Hazard Notice <input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other <input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed) <input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed) <input type="checkbox"/> 9 |
|--|---|

IHFA Conventional Mtg - Continued

Section 7 - CHFA REQUIRED DOCUMENTS (if applicable)

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Homeownership Counseling

CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

Final FNMA 1003 uploaded in "Lender Connection" Portal	Documents Delivered Electronically in "Lender Connection"																																																								
"Lender Connection" Loan Information Completed Online	Original/Final Documents Mailed To: Idaho Housing and Finance Association - 565 W. Myrtle St. - Boise, ID 83702																																																								
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****Recorded Mortgage, Assignment and Title Policy must be delivered within 90 days of loan purchase****

CHFA Down Payment Assistance Program/s Closing Documents (if applicable)

CHFA SUBORDINATE MORTGAGE SERVICER: Capital for Change, Inc. (C4C) (See Capital For Change, Inc. Servicing Guide)

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">1</td><td>Original Executed Commitment Letter/s (Copy to CHFA-CHFA subord. Financing)</td></tr> <tr><td style="text-align: center;">2</td><td>Original DAP and Time To Own Note (Copy to CHFA - Closed in CHFA's name)</td></tr> <tr><td style="text-align: center;">3</td><td>Original DAP and Time To Own Deed (within 90 days of closing)</td></tr> </table>	1	Original Executed Commitment Letter/s (Copy to CHFA-CHFA subord. Financing)	2	Original DAP and Time To Own Note (Copy to CHFA - Closed in CHFA's name)	3	Original DAP and Time To Own Deed (within 90 days of closing)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">4</td><td>Loan Estimate/s (LE)</td></tr> <tr><td style="text-align: center;">5</td><td>Closing Disclosure/s (CD)</td></tr> <tr><td style="text-align: center;">6</td><td>Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of C4C serv. info.</td></tr> </table>	4	Loan Estimate/s (LE)	5	Closing Disclosure/s (CD)	6	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of C4C serv. info.
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6	Servicing Transfer Discl. - "Goodbye Letter" Borrower notified of C4C serv. info.												

First Mortgagee Clause: HomeLoanServ – ISAOA/ATIMA: P.O. Box 818007 – Cleveland, OH 44181
(Must include IHFA loan number)

Second Mortgagee Clause: Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C) (DAP only N/A to TTO)
ISAOA/ATIMA: 10 Alexander Drive, Wallingford, CT 06492.

Miscellaneous Documents (if applicable)

1	4
2	5
3	6

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: IDAHO HOUSING AND FINANCE ASSOCIATION

GOVERNMENT MORTGAGES

(Form for FHA, VA or USDA Only)



CHFA LEAN LOAN

Date: _____

All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order

COMPLETE THE FOLLOWING TO SUBMIT LOANS IN CHFA LOS:

- Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (If applicable)
- Complete And Submit CHFA LOS Additional Data Screen
- Upload The Final Loan Application (1003) In CHFA LOS

LENDER CONTACT INFORMATION

File Contact Name & Title	Telephone & Ext.	Contacts Email Address
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BORROWER INFORMATION

CHFA Loan #	IHFA Loan #	Primary Borrower Name (Last, First)
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LOAN FILE SUBMISSION TO INCLUDE , but is not limited to the following documentation (as applicable). Documentation requirements may differ by program.

CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE

Section 1 - Commitment / Transmittal

- | | |
|---|--|
| <input type="checkbox"/> 1 File Submission Checklist - CHFA Form 009-1107 - ID | <input type="checkbox"/> 4 USDA Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee |
| <input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document | <input type="checkbox"/> 5 HUD 92900LT - Final Underwriting & Transmittal Summary (dated/signed by UW) |
| <input type="checkbox"/> 3 Final Trans Summary (1008) FNMA (USDA Loans ONLY- dated/signed by UW)
<small>(When UW signature not available, email from UW indicating specific loan approval is acceptable)</small> | <input type="checkbox"/> 6 VA Form 26-6393 Loan Analysis (signed by UW & dated) |

Section 2 - First Mortgage Loan Approval & Application

- | | |
|---|--|
| <input type="checkbox"/> 1 Final/Verified Loan Application (1003) | <input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA, GUS) |
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Section 3 - Credit & Fraud Checks

- | | |
|---|--|
| <input type="checkbox"/> 1 Credit Supplements (if applicable) | <input type="checkbox"/> 5 Credit Report Inquiry Explanation with Documentation - signed & dated |
| <input type="checkbox"/> 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable) | <input type="checkbox"/> 6 Divorce Decree / Property Separation Agreements (if applicable) |
| <input type="checkbox"/> 3 Bankruptcy Report / Discharge (if applicable) | <input type="checkbox"/> 7 Child Support Verification (if applicable) |
| <input type="checkbox"/> 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated | <input type="checkbox"/> |

Section 4 - Income / Employment - (Most recent Documentation on Top)

INCLUDE ALL INCOME DOCUMENTS IN ONE PDF, STACKED SEPARATELY FOR EACH APPLICANT - IN ORDER LISTED BELOW

- | | |
|---|--|
| <input type="checkbox"/> 1 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Repayment) | <input type="checkbox"/> 7 Academic Student Transcript - for full-time student |
| <input type="checkbox"/> 2 Income Analysis Wrksheet - Lender or CHFA Form 064-0309 (Income Limit) | <input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area |
| <input type="checkbox"/> 3 Verification of Employment (past 2 yrs with start/end dates) | ~ OR ~ (Do Not Include Both - Delays File Review Process) |
| <input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income) | <input type="checkbox"/> 8 Fed. Tax Return- <i>Personal</i> Signed 3 most recent - 1 yr if target area - all schedules |
| <input type="checkbox"/> 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS) | <input type="checkbox"/> 8 Fed. Tax Return- <i>Business</i> Signed required per AUS findings |
| <input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs | <input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable) |

Section 5 - Assets - (Most recent Documentation on Top)

- | | |
|--|--|
| <input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable) | <input type="checkbox"/> 3 Asset Statements (Bank name & ownership) min 1 mth within 30 day period |
| <input type="checkbox"/> 2 Gift Documentation per FNMA guidelines | <input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable) |

Section 6 - Property / Appraisal

- | | |
|--|---|
| <input type="checkbox"/> 1 Appraisal Report (include Color Photos, Street View, Comparables) | <input type="checkbox"/> 10 Escrow Holdback Agreement (if applicable) |
| <input type="checkbox"/> 2 Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable) | 203(K) Rehabilitation Loans |

- | | |
|---|---|
| <input type="checkbox"/> 3 Certificate of Occupancy (if applicable) | <input type="checkbox"/> 1 HUD 92700 - Maximum Mtg Worksheet |
| <input type="checkbox"/> 4 Evidence Condo is VA / FHA approved | <input type="checkbox"/> 2 HUD Consultant Report (if applicable) |
| <input type="checkbox"/> 5 Flood Life of Loan Determination Certificate | <input type="checkbox"/> 3 Work Estimates - Fully Executed - Copy |
| <input type="checkbox"/> 6 Flood Hazard Notice | <input type="checkbox"/> 4 Work Write-up and signed Contract - Copy |
| <input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other | <input type="checkbox"/> 5 Contractor Licenses - Copy |
| <input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed) | <input type="checkbox"/> 6 Contractor Liability Insurance - Copy |
| <input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed) | <input type="checkbox"/> |

IHFA Government Mtg - Continued

Section 7 - CHFA REQUIRED DOCUMENTS (if applicable)

<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">1</td><td>Federal Recapture Tax Notice - Potential Tax - 051-0597</td></tr> <tr><td style="text-align: center;">2</td><td>Federal Recapture Tax Notice - Understanding Tax - 050-0597</td></tr> <tr><td style="text-align: center;">3</td><td>Federal Recapture Tax Notice - Method to Compute (LEAN Only)</td></tr> <tr><td style="text-align: center;">4</td><td>IRS Form 4506-C - Copy (completed & signed for each Borrower)</td></tr> <tr><td style="text-align: center;">5</td><td>Borrower Eligibility Certificate - 014-1107</td></tr> <tr><td style="text-align: center;">6</td><td>Down Payment Assistance Program/s Worksheet - DAPappcc</td></tr> <tr><td style="text-align: center;">7</td><td>DAP - Borrower's Certificate - DAP 95-05</td></tr> <tr><td style="text-align: center;">8</td><td>DAP - Applicant Notice - DAPDiscl</td></tr> <tr><td style="text-align: center;">9</td><td>Time To Own - Borrower's Certificate - TTO 95-05 (if applicable)</td></tr> <tr><td style="text-align: center;">10</td><td>Time To Own - Applicant Notice - TTODiscl (if applicable)</td></tr> <tr><td style="text-align: center;">11</td><td>Loan Estimate (LE) (1st Mtg & Down Payment Program/s, if applicable)</td></tr> <tr><td style="text-align: center;">12</td><td>Homeownership Program - Statement of Eligibility - 060-1005</td></tr> </table>	1	Federal Recapture Tax Notice - Potential Tax - 051-0597	2	Federal Recapture Tax Notice - Understanding Tax - 050-0597	3	Federal Recapture Tax Notice - Method to Compute (LEAN Only)	4	IRS Form 4506-C - Copy (completed & signed for each Borrower)	5	Borrower Eligibility Certificate - 014-1107	6	Down Payment Assistance Program/s Worksheet - DAPappcc	7	DAP - Borrower's Certificate - DAP 95-05	8	DAP - Applicant Notice - DAPDiscl	9	Time To Own - Borrower's Certificate - TTO 95-05 (if applicable)	10	Time To Own - Applicant Notice - TTODiscl (if applicable)	11	Loan Estimate (LE) (1st Mtg & Down Payment Program/s, if applicable)	12	Homeownership Program - Statement of Eligibility - 060-1005	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">13</td><td>Police Statement of Eligibility - 031-027</td></tr> <tr><td style="text-align: center;">14</td><td>Teacher Statement of Eligibility - 031-030</td></tr> <tr><td style="text-align: center;">15</td><td>Veterans Statement - Due on Sale - 018-0296</td></tr> <tr><td style="text-align: center;">16</td><td>VA Eligibility Certificate - or - Automated Certificate of Eligibility</td></tr> <tr><td style="text-align: center;">17</td><td>Smart Rate - Applicant Notice - SmartRate Discl (if applicable)</td></tr> <tr><td colspan="2" style="text-align: center;">Homeownership Counseling</td></tr> <tr><td style="text-align: center;">18</td><td>Pre-Closing Homebuyer Education Certificate</td></tr> <tr><td style="text-align: center;">18</td><td>Pre-Purchase Homebuyer Education Certificate</td></tr> <tr><td style="text-align: center;">18</td><td>Online Homebuyer Education (FinallyHome!®) Certificate</td></tr> <tr><td style="text-align: center;">19</td><td>Financial Fitness Certificate</td></tr> <tr><td style="text-align: center;">20</td><td>Landlord Certificate (if 2 - 4 unit residence)</td></tr> </table>	13	Police Statement of Eligibility - 031-027	14	Teacher Statement of Eligibility - 031-030	15	Veterans Statement - Due on Sale - 018-0296	16	VA Eligibility Certificate - or - Automated Certificate of Eligibility	17	Smart Rate - Applicant Notice - SmartRate Discl (if applicable)	Homeownership Counseling		18	Pre-Closing Homebuyer Education Certificate	18	Pre-Purchase Homebuyer Education Certificate	18	Online Homebuyer Education (FinallyHome!®) Certificate	19	Financial Fitness Certificate	20	Landlord Certificate (if 2 - 4 unit residence)
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CLOSING DOCUMENTS - IDAHO HOUSING AND FINANCE ASSOC.

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CHFA Down Payment Assistance Program/s Closing Documents (if applicable)

CHFA SUBORDINATE MORTGAGE SERVICER: Capital for Change, Inc. (C4C) (See Capital For Change, Inc. Servicing Guide)

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First Mortgagee Clause: HomeLoanServ – ISAOA/ATIMA: P.O. Box 818007 – Cleveland, OH 44181 (Must include IHFA Ln #)													
Second Mortgagee Clause: Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C) (DAP only N/A to TTO) ISAOA/ATIMA: 10 Alexander Drive, Wallingford, CT 06492.													

FHA, VA, USDA SPECIFIC DOCUMENTS

FHA Documents (if applicable)

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VA Documents (if applicable)

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USDA Documents (if applicable)

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****Recorded Mtg & Assignment, Title Policy and FHA MIC/VA LGC/USDA LNG must be delivered within 90 days of loan purchase****