

# Idaho Housing and Finance Association

MASTER SERVICER for

## Washington State Housing Finance Commission (WSHFC)

Loan Programs Serviced

House Key Program (ALL)- HFA Preferred, HFA Advantage, FHA, VA and RD/USDA

Home Advantage Program (All Conv) - HFA Preferred and HFA Advantage

Home Advantage Program (GOV Over 45% DTI min 640 credit score) – FHA, VA and RD/USDA

WSHFC Emphasys <https://lenders.wshfc.org/Bin/Display.exe/ShowSection>

### Idaho Housing and Finance Association

565 Myrtle Street, Boise, ID 83702 Ph# 1.800.219.2285

Monday thru Friday: 8am to 5pm (Mountain Time) Closed on certain holidays

Tax ID#: 82-03023333 Branch 001 MERS ID#: 1009670 HUD ID#: 10101-09998 VA ID#: 9250990000

RD ID #: 82-03023333 Branch 001 Corelogic ID#: 2503177 ServiceLink ID#: 1000167877

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

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

**Contacts:** Rita Aafedt  
Loan Acquisition Supervisor  
Ph# 208.424.7048 Email: [rita@ihfa.org](mailto:rita@ihfa.org)

Mark Suderman  
Director of Loan Acquisition & Shipping  
Ph# 208.331.4870 Email: [marks@ihfa.org](mailto:marks@ihfa.org)

#### ***1<sup>st</sup> Note Endorsement: Pay To The Order of:***

Idaho Housing and Finance Association  
(No Ampersand sign, must spell out "and") Without Recourse  
Lender Name as it appears on the Note  
Lender Signature  
Signatory's typed name and title

#### ***Deliver Original Note(s) to:***

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

**WSHFC DPA 2<sup>nd</sup> and 3<sup>rd</sup> Notes should not be endorsed**

#### **The Washington IHFA checklist can be found on the home page in Lender Connection**

- Please stack the loan file in the order of the checklist

#### **Borrower's Payments/Servicing Questions (Goodbye Letter)**

HomeLoanServ

P.O. Box 7541, Boise, ID 83707-1899

Ph# 1.800.526.7145

Email Servicing Questions: [support@homeloanserv.com](mailto:support@homeloanserv.com)

Overnight Payment Address:

565 W Myrtle Street, Boise, ID 83702

Online Banking: [www.homeloanserv.com](http://www.homeloanserv.com)

#### **Hazard and Flood Insurance Requirements**

Minimum Coverage amount: Equal to the loan amount or replacement cost.

Hazard Insurance Maximum Deductible: 5% (Based on face amount of coverage.)

Flood Insurance Maximum Deductible: \$10,000.00

#### **Mortgagee Clause for Hazard Insurance, Flood Insurance and Master Condo/PUD Insurance**

HomeLoanServ, ISAOA/ATIMA

Must include IHFA Loan Number

PO Box 818007, Cleveland, OH 44181

Fax: 888-218-9257

Email: [insdocs8263@oscis.com](mailto:insdocs8263@oscis.com)

#### **Flood Determination**

Transfer to: HomeLoanServ, PO Box 7899, Boise, ID 83707 w/IHFA Loan Number

#### **Loans Purchased within 15 Days of 1<sup>st</sup> Payment Due Date**

- 1<sup>st</sup> payment netted out of the purchase amount - Lender retains 1<sup>st</sup> payment

**Post Purchase Ins & Tax Bills:** [servicing@homeloanserv.com](mailto:servicing@homeloanserv.com) - **Post Purchase Reimbursements:** [hol-adjustments@ihfa.org](mailto:hol-adjustments@ihfa.org)

#### **Trailing Documents due within 90 Days of Loan Purchase**

- Original Recorded Deed of Trust(s) (1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> if applicable) to be delivered.
  - Final Title Insurance Policy to be uploaded to Lender Connection as a **Trailing Document**
  - MIC, RD Loan Note Guaranty, VA LGC (if applicable) to be uploaded to Lender Connection as a **Trailing Document**
- Document Center Email: [doccenter@ihfa.org](mailto:doccenter@ihfa.org)