

Washington State Housing Finance Commission

Effective with Freddie Mac Notes delivered on and after January 5, 2026

Master Servicer for

Commission's **Freddie Mac** Loan Programs

Tax ID #91-1874730 MERS ID #: 1018022

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

SUB-SERVICER

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

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

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

Contacts: Rita Aafedt

Loan Acquisition Manager

Ph# 208.424.7048 Email: ritaa@ihfa.org

Rod Zacharias

Loan Acquisition Supervisor

Ph# 855-505-4700 Ext 4741 RodZ@ihfa.org

Program Questions loanpurchase@ihfa.org

1st Note Endorsement: Pay To The Order of:

Washington State Housing Finance Commission

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 -WSHFC Freddie

565 W. Myrtle Street

Boise, ID 83702

WSHFC DPA 2nd and 3rd Notes should not be endorsed or transferred to MERS

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

Loans Purchased within 15 Days of 1st Payment Due Date

- 1st payment netted out of the purchase amount - Lender retains 1st payment

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

Post Purchase Reimbursements: hol-adjustments@ihfa.org

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

Overnight Payment Address:

565 W Myrtle Street, Boise, ID 83702

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 818009, Cleveland, OH 44181

Fax: 888-218-9257

Email: insdocs8263@oscis.com

Flood Determination

LERETA Property Tax & Flood Services 901 Corporate Center Dr. Pomona, CA 91768 www.lereta.com

Standard Fees Deducted at Loan Purchase

- \$85 Tax Service Fee
- \$10 Flood Determination Fee
- \$40 Electronic Upload Fee
- \$40 Program Application Fee for second mortgage (as applicable)

Trailing Documents due within 90 Days of Loan Purchase

- Original Recorded Deed of Trust(s) (1st, 2nd and 3rd 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) uploaded to Lender Connection as a **Trailing Document within 15 days of purchase**

Document Center Email: doccenter@ihfa.org