Washington State Housing Finance Commission

Effective 8/1/2026 with Fannie Mae & Freddie Mac Notes Delivery

Master Servicer for

Commission's Fannie Mae & Freddie Mac Loan Programs

Tax ID #91-1874730 MERS ID #: 1018022

WSHFC Lender Portal https://lender.hotbreservations.com/login/wa

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

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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/Fannie
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

Overnight Payment Address:
565 W Myrtle Street, Boise, ID 83702

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

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 Transfer 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