



IHFA Resources

For loans reserved on or before February 2, 2025, Idaho Housing Finance Association will continue to handle purchase review, settlement, and ongoing servicing. Upon closing, the Lender will deliver the separate required closing package to the Master Servicer (IHFA) for purchase review. If the loan is not eligible for purchase within the 60-day purchase period, the Lender may incur an extension cost based on the additional days for purchase, see Program Matrixes for Extension Costs.

In the event a loan was closed under the program but not eligible for purchase, the Lender must notify TDHCA immediately for instructions on the 2nd lien release.

This applies to all My First Texas and My Choice Program loans. For more information on how to deliver to IHFA please review the resource links below.

[Lender Delivery Checklist](#)

[Master Servicer Reference Guide](#)

[My First Texas Home Program Matrix -IHFA](#)

[My Choice Texas Home Program Matrix - IHFA](#)

Program	My First Bond	My First Combo	My Choice	MCC	Service Provider
Loan Review Fee	\$150	\$150	\$150	NA	Lender Fee to Idaho HFA * (Master Servicer)
Flood Certification Fee	\$10	\$10	\$10	NA	Lender Fee to Idaho HFA * (Master Servicer)
Tax Service Fee	\$85	\$85	\$85	NA	Lender Fee to Idaho HFA * (Master Servicer)
Compliance Review Fee	\$225	\$225	\$225	\$225	Lender Fee to Hilltop Securities**
MCC Issuance Fee	NA	\$400	NA	\$400	Lender Fee to Hilltop Securities**

*Netted out at loan purchase

**Via HilltopPay ACH ONLY)