

**IdaMortgage.com**

Brought to you by Idaho Housing and Finance Association

## Program Updates

[Quick Reference Sheet](#)

[Upcoming Trainings](#)

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Offer first-time homebuyer clients the opportunity to take advantage of the new tax credit program. Owner occupancy is required to receive this special [Homebuyer Tax Credit](#).

### *FHA Streamline Refinance Loans and VA Interest Rate Reduction Refinance Loans (IRRRL) Now Available!*

IdaMortgage now offers FHA Streamline and VA Interest Rate Reduction Refinance Loans. Check to see if your client qualifies to refinance into one of these loans today.

The borrower's current loan does not have to be an IdaMortgage loan and premium pricing is available to cover closing costs and prepaids.

[Click here](#) to learn more and check today's low rates.

#### **Mortgage Electronic Registration System**

IHFA has converted to the MERS system. If you are a member of MERS you may now begin using MERS closing documents on all your IHFA loans. Also required will be the Transferring of Servicing (TOS) and Transferring of Benefits (TOB) for each loan to our MERS Organization ID # 1009670.

We value your partnership with us in providing affordable housing to borrowers in Idaho. If you have any questions or concerns, please contact [loans@ihfa.org](mailto:loans@ihfa.org).