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Visit IdaMortgage.com for our new [Quick Reference Sheet](#), which includes new options. Effective July 27, 2009, you can choose between Optional Delivery and Man

The new Mandatory Delivery option gives a more advantageous rate for a loan that can be Housing and Finance Association (IHFA) within a 30-day period. The loan must be approved. The mandatory delivery rate can be locked. Optional Delivery rates are the same low rates that IHFA just the name has changed. The Quick Reference Sheet also includes a separate rate for Mandatory First Loan Program.

For rates and more program details, see our [Quick Reference Sheet](#) on IdaMortgage.com. The DTI for government (FHA/VA & RD) loans has changed to 45% if the credit score is

First Loan Program

Existing Homes - 60 days

Extensions - 0.25% for additional 30 days

New Construction Homes - 90 days

One free 30-day extension upon request (request form on [Lender Connection](#))

0.25% for additional 30 days

Advantage Program

Existing and New Construction Homes - 60 days

Extensions are determined on market conditions and may be subject to re-pricing or an extension

For questions or information on locking a loan with IHFA, contact us at [lock](#)

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