

A teal line-art illustration of a lantern with a lit candle inside, sitting on a white pedestal. The lantern is positioned on the left side of the slide, with a teal column and decorative elements behind it. The background is a solid teal color.

2019 Boston

ANNUAL CONFERENCE
& SHOWPLACE

Happy Borrowers, Happy Partners: How an App Helped Transform Our Business

Greg Blake, CIO
Idaho Housing



Servicing Loans

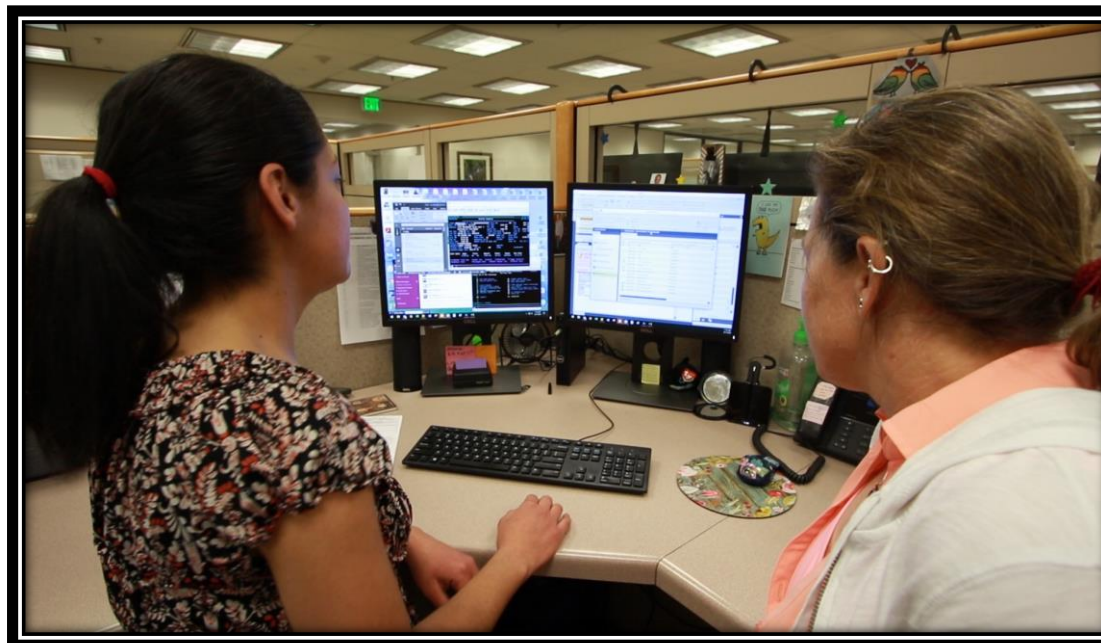
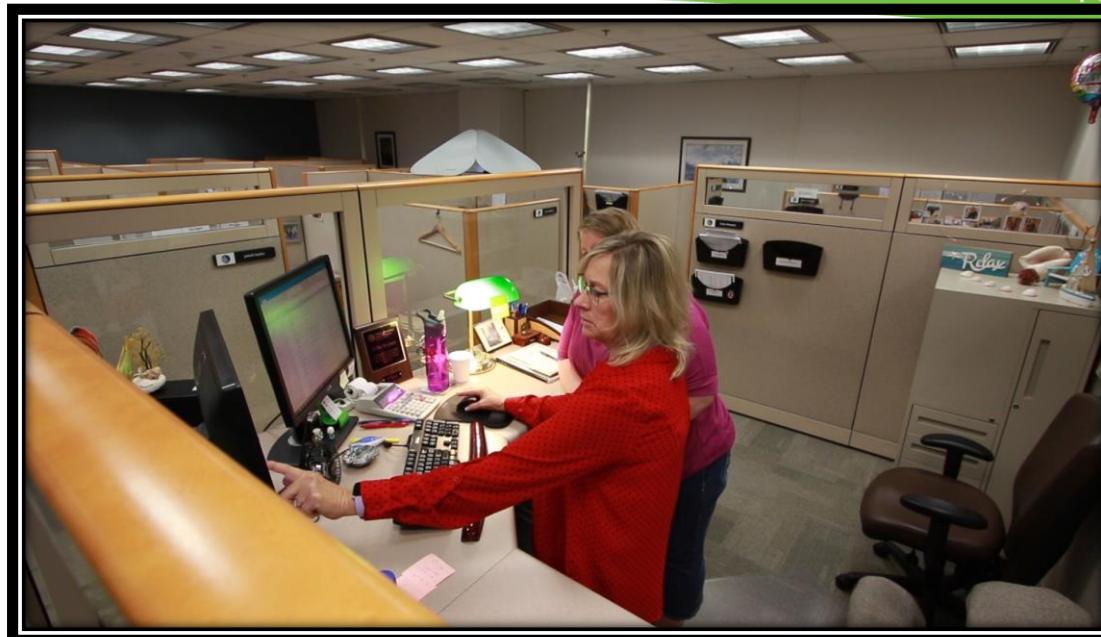
- Servicing department is called HomeLoanServ
- Servicing Idaho since 1990
- Professional staff dedicated to customer service
- Multiple language services
- Customer service scores in the excellent category

HomeLoanServ®



Servicing Center

- Call center handles 1,200 calls per day
- Interactive Voice Response
- 100 staff in the customer service and Servicing
- 145,000 loans serviced
- About 100,000 people use Borrower Connection monthly



Servicing Partnership

- Servicing loans for our six partner states since 2014
- Servicing income help with our mission to help the homeless and underserved
- Our partnership has made us better every year



History of Borrower Connection

- First version - year launched 2000

These rates do not represent a quote from IHFA or any other lender.

Effective July 14, 2000 the following mortgage interest rates will be in effect for Idaho Housing and Finance Association:

Last update on: 07.14.00

Current IHFA 30-Year Fixed Rates:

- 0 discount points (par) 7.04%
- 1 discount point 6.89%
- 2 discount points 6.74%

"I.Q." Interest Qualifier Program Rates:
(Stepped Rates*)

- 0 discount points (par) 6.56% - 7.31%
- 1 discount point 6.41% - 7.16%
- 2 discount points 6.26% - 7.01%

Log In Please

Please enter your UserId and Password.
If this is your first time, Please use the Apply for Access button at left..
Passwords are case sensitive.

User ID:	<input type="text"/>	<input type="button" value=""/>
Password:	<input type="password"/>	<input type="button" value="Log In"/>

Session ID: 614654328

Send mail to MortgageServ@ihfa.org with questions or comments about this web site.
Copyright © 2000-2001 Idaho Housing and Finance Association
Last modified: December 2001

History of Borrower Connection

- Second version - year launched 2013

The screenshot shows the HomeLoanServ Borrower Connection website. At the top right, it says "HomeLoanServ. Borrower Connection". Below this is a navigation bar with "Home" highlighted. The main content area includes a "Log In" link, a login form with fields for "User Name" and "Password", and a "Log In" button. There are also links for "Recover User Name", "Reset Password", "Create Account", "Contact Us", "Terms of Use", and "FAQs". A "February 2017 payments" notice is present, along with "2016 1098 IRS Tax Form Information". On the right side, there is a "Reminder" about credit/debit cards, a video player with a play button, and a "Trouble Logging In?" section with a link to "Contact Us".

HomeLoanServ. Borrower Connection

Home

Home > Log In

To log in to Borrower Connection please enter your User Name and Password below, then click the Log In button.

User Name: (probably your email address)

Reset Password

Recover User Name

Create Account

Password: (12 to 40 characters long and must contain at least 1 special character \$! @ % # &)

Reset Password

Contact Us

Log In

Terms of Use

Create Account | FAQs

February 2017 payments

The February 1, 2017 payment must be made by 6pm MST on Tuesday, February 28, 2017. February 2017 payments made after 6pm MST will not post until March 1, 2017 and will be reported as delinquent to the credit bureaus.

2016 1098 IRS Tax Form Information

2016 IRS 1098 tax forms were mailed January 31, 2017. The information is also available here, on-line. After logging into your account, click HOME, then Year End Tax Information. The form is not needed to file.

Reminder: Please be aware that HomeLoanServ never accepts credit or debit cards to make your monthly mortgage payment.

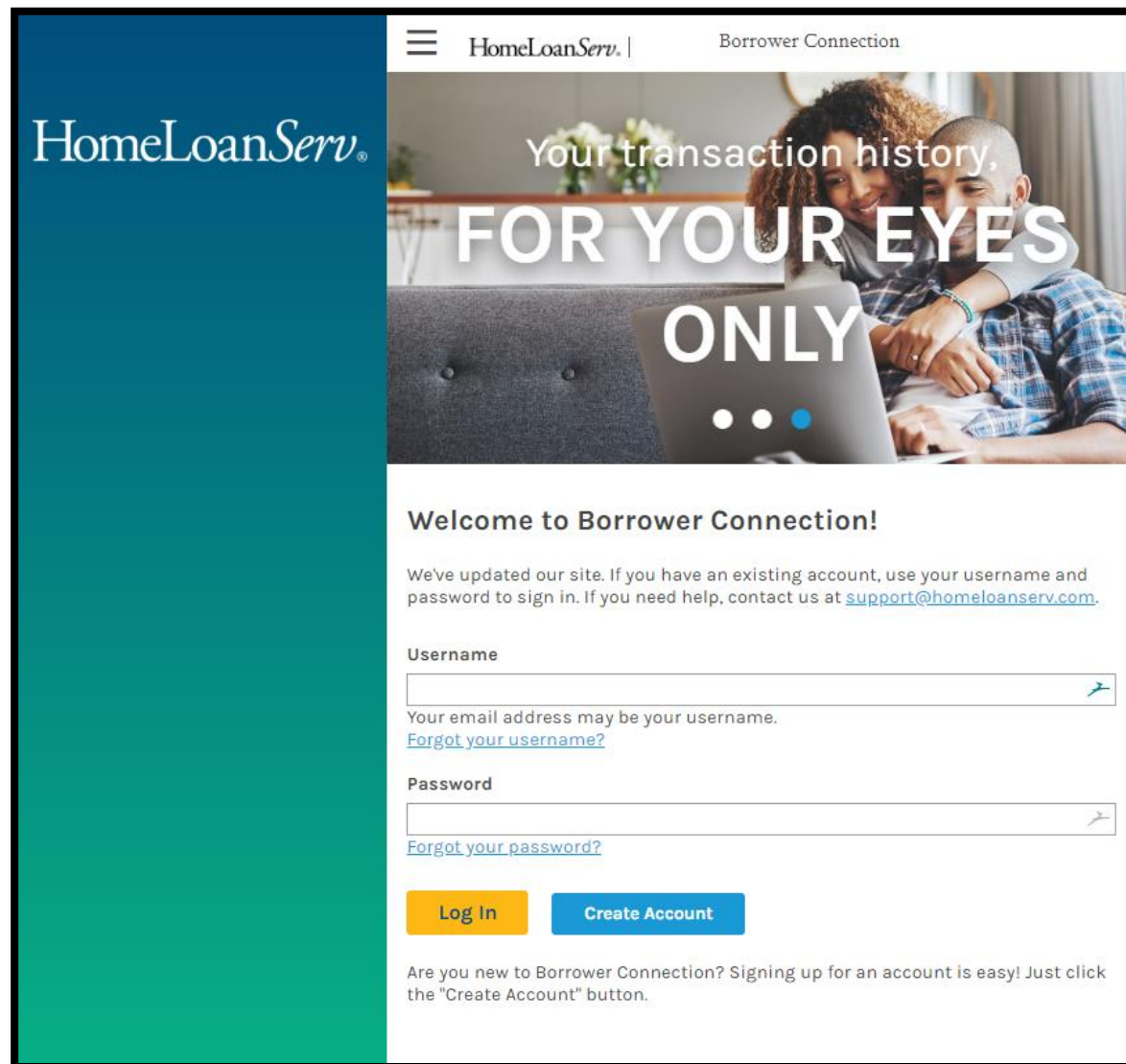
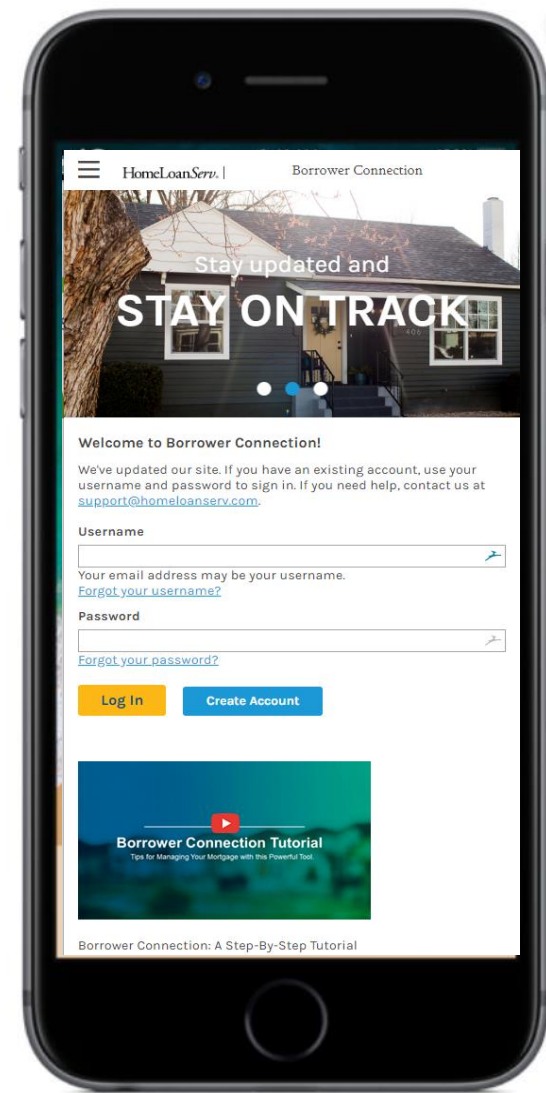
Borrower Connection Tutorial: How To Create a New User Account

Click the play button!

Trouble Logging In?

Click our [Contact Us](#) page for help.

New Borrower Connection



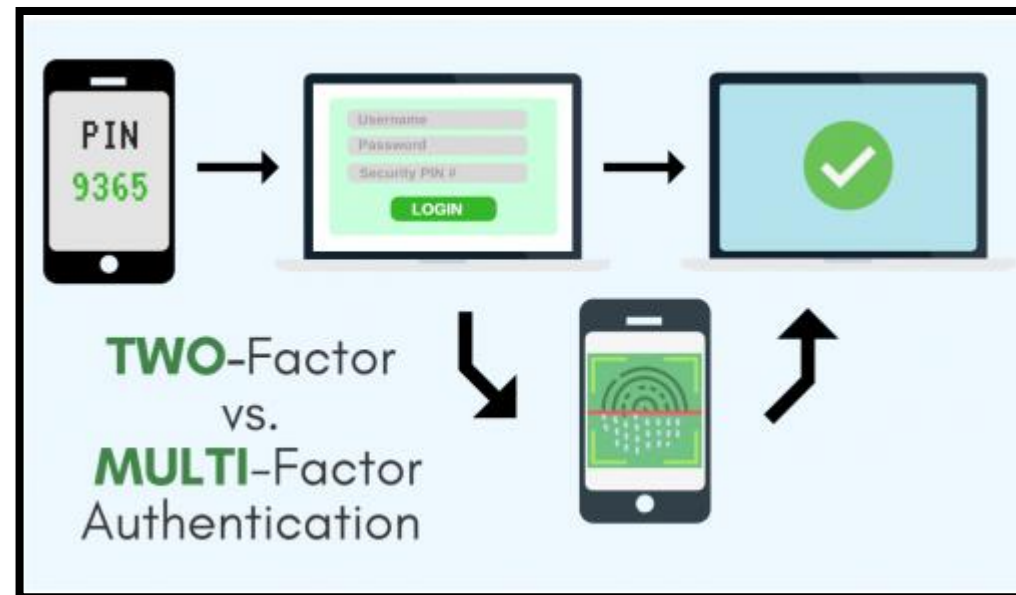
What Borrower Connection does

- Borrower submits monthly payment
- View their account information
- Manage their ACH
- Tax documents
- Escrow statement
- FAQ

The screenshot displays the HomeLoanServ. web portal interface. On the left is a dark teal sidebar with navigation icons and labels: My Loans, Make a Payment, Manage AutoPay, Refinance Loans, Transaction History, 1098 Tax Statements, FAQs, and Contact. The main content area features a header with 'HomeLoanServ.' and a 'Make a Payment' button. Below this, a loan summary card shows: Loan # [redacted], Principal Balance: \$125,820.99, Interest Rate: 3.750%. It lists Property Address, Status: Active, Last Payment Received: 09/16/2019, Standard Monthly Payment: \$853.00, Interest Rate: 3.750%, Unpaid Principal Balance: \$125,820.99, Escrow (for Taxes and Insurance): \$185.48, and Escrow Balance: \$403.50. A 'Current Amount Due' section shows \$853.00 due on 10/01/2019, with buttons for 'Make a Payment' and 'Sign up for AutoPay'. A right-hand sidebar contains an 'FYI' notice about October 2019 payments and a 'Win a \$100 Gift Card' promotion. The footer includes 'Homeowners'.

Security

- Multifactor Authentication
 - Text, Email, Phone Call
- Red Flag Rule
- Graham-Leach-Bliley Info Security
- Service Organization Control (SOC2)



Helping the Homeless

- Donation request when they make their mortgage payment
- **“Now that we’ve helped you get in a home, please help those less fortunate.”**
- A non-profit invested \$5M for affordable housing
- Support shelters and shelter service
- Help avoid evictions

HomePartnershipFoundation

Brought to you by Idaho Housing and Finance Association

As our partner in giving, your tax-deductible gift to the foundation ensures that your contributions remain in Idaho and work continually to improve the communities and programs statewide that you care about most.

1. To donate online, please use the DONATE ONLINE button below to make a convenient and secure online contribution via credit card or check to support the work of the Foundation.

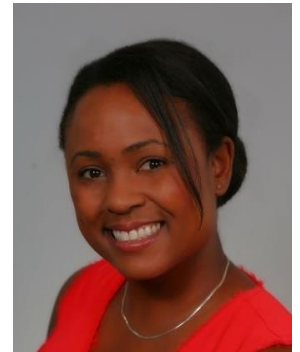
[DONATE ONLINE](#)

2. Mail in a gift today.

Home Partnership Foundation
P.O. Box 7899 Boise, ID 83707-1899

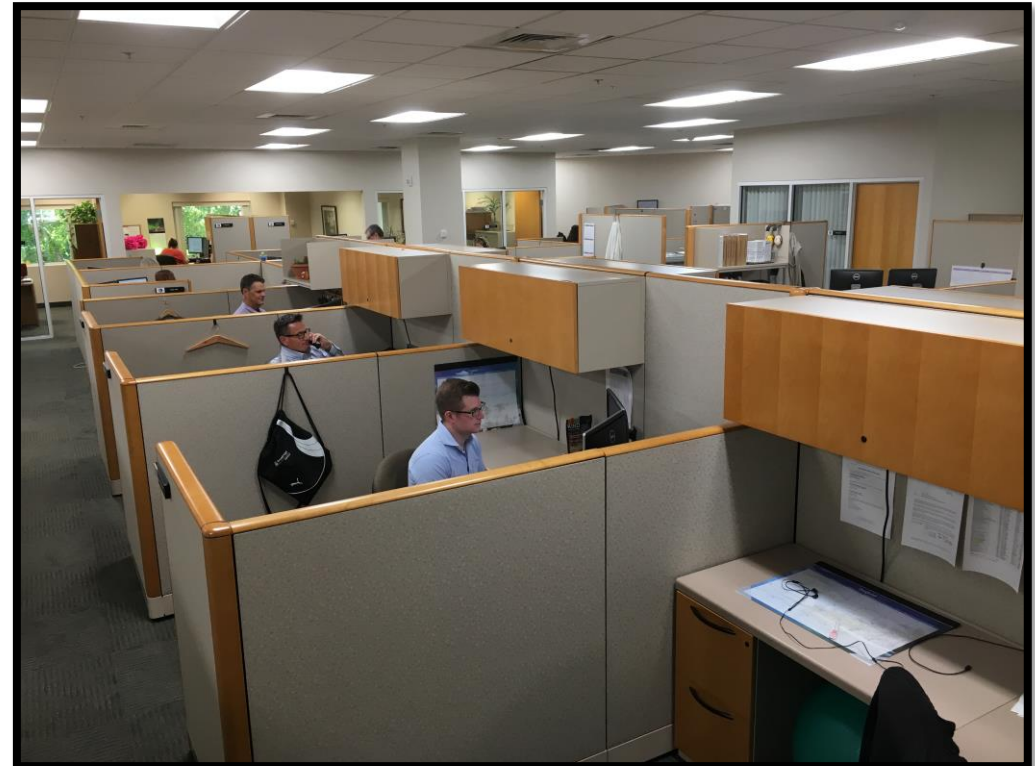
The Development Team

- 12 month implementation
- Agile method
- 6 months design phase
- 6 months programming
 - C# and SQL
- Three programmers, two testers, and three designers



Customer Service

- 100,000 monthly users
- 40 customer service calls per day



How has this helped us

- Since the 2018 launch, we've had positive feedback from borrowers
- They love the look and feel with the mobility
- Saved on numerous call to customer support line for people making their payment
- Help reduce our call volume



Lessons Learned

- Spend the most time on the design phase
- Pilot the project
- Limit the “bells and whistles” to a later date
- Build the web app using the agile methodology
- Meet weekly on the project status



No Questions, OK Maybe One

