



HOME FIRST PROGRAM Stacking List - Government Insured Loans

All items must be included to avoid funding delays

CLOSING

- Original Promissory Note*
- Copy of Mortgage with applicable Riders**
- Copy of unrecorded NH Housing Assignment of Mortgage (**MUST** include book and page of recorded mortgage)**
- Copy of Warranty Deed
- Title Insurance Commitment – Final Loan Policy must follow within 60 days of purchase
- RD Conditional Commitment, Form 3555-18
- VA Report & Certification of Loan Disbursement, Form 26-1820
- Closing Disclosure – Fully Executed
- Evidence CD received timely by borrower
- Initial Escrow Disclosure
- First Payment Letter
- Hazard Insurance Policy or Certificate
- Flood Certification – life of loan
- Flood Insurance Policy (if applicable)
- Tax Information with MAP & LOT numbers
- Property Tax Exemption Disclosure with most recent tax bill
- Future Mailing Address
- Landlord Education Certificate – required on 2-4 unit homes

CREDIT

- Loan Transmittal (FHA 92900LT, VA 26-6393, RD 1008)
- 203k Limited Maximum Mortgage worksheet
- Loan Application – Initial and Final, fully executed
- FHA 92900A/VA 26-1802a – Initial and Final, fully executed
- AUS Findings with all required documents
- Appraisal
- Final inspection (if applicable)
- HUD 92800.B
- Escrow holdback agreement (if applicable)
- Certificate of Compliance (2-4 units, Manchester properties only)
- Certificate of Occupancy (new homes)
- Well water test – primary parameters tested must indicate water is potable
- Purchase & Sales Agreement with FHA Amendatory/VA Escape Clause
- Credit Report – all data reconciled and documented per AUS findings
- Assets – verified and documented per AUS findings
- Employment – verified and documented per AUS findings
- Most recent 2 years of IRS Transcripts as required by AUS
- 4506C signed at or before closing
- All Loan Estimates
- All Change of Circumstance forms
- Rate lock agreement with borrower
- Affiliated Business Arrangement (if applicable)
- Closing instructions to settlement agent
- Commitment Letter to borrower OR internal underwriting approval
- Home Ownership Counseling Disclosure
- Homebuyer Education Certificate – required on Home First loans
- FHA Case Number Assignment with successful borrower validation
- All other general disclosures not otherwise noted above (see next page)

HOME FIRST SPECIFIC DOCUMENTS

- Recapture Disclosure Statement
- Borrower Attestation
- Lender Closing Certification
- Loan Agreement and Certification – original must follow within 60 days of purchase
- Affidavit of Veterans Exception (qualified veterans only, see form)
- Land Use Borrower Affidavit (if property has 10 or more acres)
- Gross Annual Income Calculation Worksheet

- Original Cash Assistance Note
- Copy of Cash Assistance Mortgage**
- Cash Assistance Disclosure
- Cash Assistance Loan Estimate
- Cash Assistance Closing Disclosure

VAMO if applicable

- Closing Certificate
- Authorization to Pay Housing Assistance Payment to Servicer.

REQUIRED DISCLOSURES

- E-sign Consent
- Intent to Proceed
- Patriot Act Disclosure
- Service Provider List

CASH ASSISTANCE if applicable

Continued on next page

FHA if applicable

- For Your Protection: Get a Home Inspection, 92564-CN
- Statement of Appraised Value, 92800.5B
- Important Notice to Homebuyers, 92900-B
- Informed Consumer Choice Disclosure Notice
- FHA Settlement Certification

RD if applicable

- Request for Single Family Guarantee, 3555-21
- Conditional Commitment, 3555-18

VA if applicable

- VA Loan Summary Sheet, 26-0286
- VA Certificate of Eligibility
- VA Child Care expense
- VA Lender Certification
- Federal Collection Policy Notice
- Debt Questionnaire
- VA Rate Reduction Certification
- Nearest Living Relative

* Note endorsement: Pay to the order of: New Hampshire Housing Finance Authority without recourse

** Recorded mortgage & assignment must be forwarded to NH Housing after purchase