

NEW LENDING PARTNER

Participation Options

NHHomeownership.org



Whether you are a major lending institution, local community bank, or credit union, we offer tailor-made solutions just for you!

Participating Lender: A participating lender takes all steps to: originate, underwrite, process and close the loan prior to selling to NH Housing. Our participating lenders sign a Mortgage Loan Purchase Agreement (MLPA) in order to sell NH Housing their conventional, VA, FHA or RD loans.

Participating Originator: A participating originator will start the process of originating a mortgage loan, then NH Housing's internal team will take over to underwrite, process and close the loan in NH Housing's name. A participating originator signs a Participating Originator Agreement (POA) which enables them to broker loans directly to NH Housing. We allow conventional, FHA and RD loans via the PO channel of business.

Hybrid Approach: We allow our partners to utilize both the PO & PL channels in tandem to direct business to NH Housing in whatever way suits them best. This business model allows for ultimate flexibility and is popular among our community bank and credit union partners. For example: Some lenders may choose to send FHA loans through the PO channel as they don't have an FHA underwriter, while at the same time keep conventional loans and VA lending internally to maximize the relationship.

Want to learn more?



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Program Highlights

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Discover the perks awaiting NH Housing lending partners, and delve into the possibilities of a NH Housing relationship for your organization!

- **Gain Exposure:** By becoming an approved lender with NH Housing, your organization will be prominently showcased on **NHHomeownership.org**, allowing thousands of monthly unique visitors to easily connect with you!
- **Access to Below-Market Rates:** NH Housing partners have access to below-market interest rates utilizing our MBS and Bond programs. Lower rates mean you can qualify more borrowers and bring homeownership solutions to your clients.
- **No Loan Level Pricing Adjustments:** As your state HFA, we enable you to offer your clients conventional loans without LLPAs.
- **Downpayment Assistance:** As your state HFA, we are the trusted source for Downpayment Assistance! Our programs offer three simple options of \$5,000, \$10,000 or \$15,000!
- **High-Quality Education:** Opportunities for education are not only available to your customers, but also to your staff! We provide weekly, monthly and annual training to keep your staff current with: market trends, top selling techniques, and continuing product education.
- **Dynamic Marketing:** Our experienced marketing team knows how to captivate customers, educate, and deliver the perfect message to reach our audience wherever they search, shop, and browse online! We've created resources to help your marketing team optimize our partnership and reach more customers.

Want to learn more?



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How We Do Loan Servicing

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We respect your relationship with your borrower and are privileged to provide ongoing support to them after the closing process.

NH Housing's Servicing

NH Housing has a diverse portfolio of more than 7,500 active clients. We have a team of dedicated servicing specialists and partner with Dovenmuehle Mortgage, a leading sub-servicer, to handle payment collection and managing borrower inquiries.

Our internal staff play a crucial role in bridging the gap between your valued customers, you as the lender, and Dovenmuehle Mortgage. We are committed to delivering exceptional customer service to all parties involved, ensuring a seamless and positive experience in your relationship with NH Housing.

What Else Does NH Housing Servicing Do?

- Provides borrower counseling for loans near foreclosure
- Provides Emergency Home Repair Loans
- Acts as a professional liaison between the borrower and Dovenmuehle
- Manages REO properties
- Reviews and approves loan modifications
- Provides information on loan payoffs and releases
- Files and monitors insurance claims

Want to learn more?



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Loan Programs

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NH Housing's loan programs are as diverse as our lending partners. From FHA to Conventional we have what it takes to make homeownership happen!

Home Flex

NH Housing Home Flex Loan offers buyers the chance of homeownership through FHA, Veterans Administration and Rural Development loan programs.

The Home Flex Loan is ideal for borrowers who may not be first time buyers, have income or purchase prices that exceed Home First limits and those who may still need downpayment assistance to make homeownership a reality!

Home Preferred

NH Housing Home Preferred Loan gives borrowers all the power of working with an HFA, and all the convenience of a conventional Fannie Mae Loan!

The Home Preferred Loan is ideal for borrowers who are looking for a more traditional financing option with a low downpayment requirement of 3% or are looking at multi-family homes with potential revenue streams.

Home First

NH Housing Home First Loan offers first time buyers and those searching in Targeted Areas the opportunity to purchase a home through government backed loan program or conventional financing!

The Home First Loan is ideal for first time borrowers, Veterans or those buying in target communities. Funded through mortgage revenue bonds.

Downpayment Assistance

As of August 1st, 2024, Downpayment Assistance was simplified and available across all of our products in three different fixed amounts. This approach makes it easier for lenders, Realtors and most of all homebuyers to understand!

**\$5,000
Dollars**

**\$10,000
Dollars**

**\$15,000
Dollars**



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We're Aligned! With HFA1



✓ HFA1 Aligned

Work with state HFAs to more easily provide affordable home mortgage loans and down payment assistance to lower-income home buyers across the country.

State housing finance agencies, working through the National Council of State Housing Agencies, have developed two free tools that help lenders to partner with HFAs in providing affordable home mortgage loans and down payment assistance to lower-income home buyers. Using these comparative resources, lenders serving one or more **HFA1 Aligned** states can:

- Understand the key features of the aligned homeownership program in each state.
- Assess opportunities to partner more efficiently with those HFA programs.
- More effectively serve lower-income home buyers across multiple states.

Learn more about the HFA1 Lender Toolkit and see the growing list of participating HFAs at ncsha.org/HFA1.

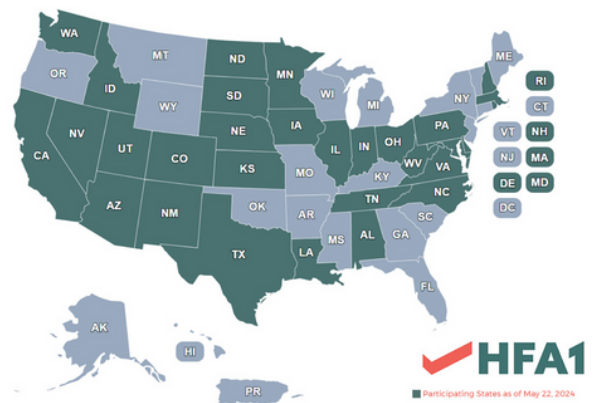


Learn More Today!

State HFAs are primary sources of funding and down payment assistance for low-income home buyers. HFAs are always looking for ways to make it easier for mortgage lenders to participate in their programs to reach more underserved borrowers — so they developed the HFA1 Lender Toolkit. **Now, it's easier to partner.**

Request the HFA1 Affordable Homeownership Lender Toolkit at ncsha.org/HFA1.

Participating States as of May 22, 2024
See the current list at ncsha.org/HFA1.



✓ HFA1 Aligned

REALTOR CEU CLASS

Elevate Your Expertise



NHHomeownership.org



Discover how our reliable home-buying programs can guide homebuyers in securing their ideal abode.

So Many Reasons to use New Hampshire Housing.

(1 HOUR CEU, COURSE #E2716)

NH Housing's Training Includes:

- Down Payment Assistance Programs
- Our Competitive Products & Rates
- Who's Using NH Housing Loans
- Working with Our Lender Partners
- Homebuyer Education and more!

Want to learn more?



Andrew Cadorette, CMP
Senior Manager of Marketing and Outreach
Homeownership Division
New Hampshire Housing
D 603.310.9287 | M 603.310.9287
ACadorette@nhhfa.org | NHHousing.org



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