



HOME FIRST PROGRAM

Stacking List - Conventional 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
- PMI Certificate
- PMI Disclosure
- 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

- Uniform Underwriting and Transmittal Summary (1008)
- Loan Application – Initial and Final, fully executed
- Supplemental Consumer Information Form 1103
- DU/DO Findings with all required documents
- UCD Certificate
- Appraisal
- Final inspection (if applicable)
- Appraisal Submission Summary Report (SSR) with UCDP “Doc File ID”
- CPM Approval (required on projects consisting of five or more attached units under the Full Review Process)
- 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
- Credit Report – all data reconciled and documented per DU/DO Findings
- Assets – verified and documented per DU/DO findings
- Employment – verified and documented per DU/DO findings
- Verbal VOE within 10 days of closing
- Most recent 2 years of IRS Transcripts
- 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 all Home First loans
- All other general disclosures not otherwise noted above (see below)

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

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

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

* 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