



New Hampshire Housing Finance Authority Home Preferred 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 – at least one borrower must complete
- All other general disclosures not otherwise noted above (see below)

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

MCC if applicable

- MCC Applicant(s) Affidavit & Recapture Notification
- MCC Program Disclaimer & Affirmation of Responsibility
- MCC Online Education – HBTC Certificate of Completion
- Applicant(s) Closing Affidavit
- Seller(s) Affidavit
- Lender’s Closing Certificate
- MCC Fees (net-funded from Lender)
- 30 days of paystubs for All household members (18 years and older)
- 3 years of title holder(s) signed tax returns and/or IRS tax transcripts

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VAMO if applicable

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

Resident Owned Community (ROC) if applicable

- Appraisal with FM 1004C and FM 2090
- Original Recognition Agreement with evidence of recording
- Original Affidavit of Intent
- ROC Membership Certificate
- Occupancy Agreement signed by ROC association
- Mortgage Rider. New Hampshire Manufactured Housing Located in a Resident-Owned Cooperative attached to the mortgage

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

** Original, recorded document must be forwarded to NH Housing within 60 days of loan purchase