

HOME FLEX PROGRAM

Stacking List - Government Insured Loans

All items must be included to avoid funding delays

CLOSING

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| <ul style="list-style-type: none"> <input type="checkbox"/> Original Promissory Note* <input type="checkbox"/> Copy of Mortgage with applicable Riders** <input type="checkbox"/> Copy of unrecorded NH Housing Assignment of Mortgage (MUST include book and page of recorded mortgage)** <input type="checkbox"/> Copy of Warranty Deed <input type="checkbox"/> Title Insurance Commitment – Final Loan Policy must follow within 60 days of purchase <input type="checkbox"/> RD Conditional Commitment, Form 3555-18 <input type="checkbox"/> VA Report & Certification of Loan Disbursement, Form 26-1820 <input type="checkbox"/> Closing Disclosure – Fully Executed | <ul style="list-style-type: none"> <input type="checkbox"/> Evidence CD received timely by borrower <input type="checkbox"/> Initial Escrow Disclosure <input type="checkbox"/> First Payment Letter <input type="checkbox"/> Hazard Insurance Policy or Certificate <input type="checkbox"/> Flood Certification – life of loan <input type="checkbox"/> Flood Insurance Policy (if applicable) <input type="checkbox"/> Tax Information with MAP & LOT numbers <input type="checkbox"/> Property Tax Exemption Disclosure with most recent tax bill <input type="checkbox"/> Future Mailing Address <input type="checkbox"/> Landlord Education Certificate – required on 2-4 unit homes |
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CREDIT

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| <ul style="list-style-type: none"> <input type="checkbox"/> Loan Transmittal (FHA 92900LT, VA 26-6393, RD 1008) <input type="checkbox"/> 203k Limited Maximum Mortgage worksheet <input type="checkbox"/> Loan Application – Initial and Final, fully executed <input type="checkbox"/> FHA 92900A/VA 26-1802a – Initial and Final, fully executed <input type="checkbox"/> AUS Findings with all required documents <input type="checkbox"/> Appraisal <input type="checkbox"/> Final inspection (if applicable) <input type="checkbox"/> HUD 92800.B <input type="checkbox"/> Escrow holdback agreement (if applicable) <input type="checkbox"/> Certificate of Compliance (2-4 units, Manchester properties only) <input type="checkbox"/> Certificate of Occupancy (new homes) <input type="checkbox"/> Well water test – primary parameters tested must indicate water is potable <input type="checkbox"/> Purchase & Sales Agreement with FHA Amendatory/VA Escape Clause <input type="checkbox"/> Credit Report – all data reconciled and documented per AUS findings <input type="checkbox"/> Assets – verified and documented per AUS findings | <ul style="list-style-type: none"> <input type="checkbox"/> Employment – verified and documented per AUS findings <input type="checkbox"/> Most recent 2 years of IRS Transcripts as required by AUS <input type="checkbox"/> 4506C signed at or before closing <input type="checkbox"/> All Loan Estimates <input type="checkbox"/> All Change of Circumstance forms <input type="checkbox"/> Rate lock agreement with borrower <input type="checkbox"/> Affiliated Business Arrangement (if applicable) <input type="checkbox"/> Closing instructions to settlement agent <input type="checkbox"/> Commitment Letter to borrower OR internal underwriting approval <input type="checkbox"/> Home Ownership Counseling Disclosure <input type="checkbox"/> Homebuyer Education Certificate – required on Flex loans with cash assistance <input type="checkbox"/> FHA Case Number Assignment with successful borrower validation <input type="checkbox"/> All other general disclosures not otherwise noted above (see next page) |
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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

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

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RD if applicable

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

REHABILITATION (203(k)/RD) if applicable

- Notice of Construction Mortgage
- Initial Owner's Loan Disbursement Affidavit
- Closing Agent Disbursement Instructions

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

VAMO if applicable

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

*** 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**