



We Make
**Homeownership
Happen!**

Lender Notice

Important Participating Originator Channel Changes

Effective for all Participating Originator loans reserved on or after October 2, 2023.

September 28, 2023

Introduction

This notice relates to important program changes to our Participating Originator loan submission process.

Summary

This notice applies to our **Participating Originator** channel only. (This is where NH Housing underwrites, discloses, and closes the mortgage in our name, not to be confused with our Participating Lender channel).

NH Housing has enhanced the loan submission process for our Participating Originator partners. We kindly ask that all Participating Originators adhere to the updated guidelines below when submitting loan to NH Housing:

Rate Lock Updates:

To lock the loan rate in Lender Online, the Participating Originator is required to first register the loan in TPO Connect. Once the loan is successfully registered in TPO Connect, a pre-submit entry containing the borrower information will automatically populate in Lender Online, allowing for the loan to be submitted and the rate locked.

Closing Disclosure Updates:

NH Housing will now provide the Closing Disclosures (CD) upon issuance of the Conditional Commitment. The Participating Originator must provide NH Housing through TPO Connect the following documents prior to the initial underwriting review:

1. All invoices to be itemized on the CD including credit report invoices and any other applicable invoices supporting the fees disclosed for initial Loan Estimate.
2. Borrower vesting for title commitment.
3. Complete information for any title-only borrowers, (if applicable):
 - o Full legal name as it is to be listed on title
 - o Date of birth
 - o Social security number
 - o Email address
 - o Phone number

Helpful Job Aids will be posted to TPO Connect on Monday, October 2, 2023.

Effective Date: October 2, 2023

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If you have any questions, please email NHHloans@nhhfa.org

Sincerely,

Homeownership Team
New Hampshire Housing
ownershipinfo@nhhfa.org
NHHomeownership.org

About New Hampshire Housing As a self-sustaining public corporation, New Hampshire Housing promotes, finances, and supports housing solutions for the people of New Hampshire. NH Housing operates a number of rental and homeownership programs that assist low- and moderate-income persons in obtaining affordable housing. Since its inception, NH Housing has helped more than 55,000 families purchase their own homes and has been instrumental in financing the creation of almost 16,000 multifamily housing units. Learn more at NHHomeownership.org

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NHHomeownership.org

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