

New Hampshire Housing Finance Authority Home Preferred MH ROC Stacking List Fannie Mae Loans

CLOSING

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| <ul style="list-style-type: none"> <input type="checkbox"/> Original Promissory Note* <input type="checkbox"/> Copy of Mortgage with ROC Rider attached** <input type="checkbox"/> Recognition Agreement** <input type="checkbox"/> Affidavit of Intent – forward original document to NHHFA <input type="checkbox"/> Copy of unrecorded NHHFA 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"/> PMI Certificate <input type="checkbox"/> PMI Disclosure <input type="checkbox"/> Closing Disclosure – Fully Executed <input type="checkbox"/> Evidence CD received timely by borrower | <ul style="list-style-type: none"> <input type="checkbox"/> Initial Escrow Disclosure <input type="checkbox"/> First Payment Letter <input type="checkbox"/> Borrower’s Authorization for Counseling Certificate – signed by all borrowers <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"/> Homebuyer Education Certificate – at least one borrower must complete <input type="checkbox"/> Cash Assistance Mortgage Documents (Program Disclosure, LE, CD, Cash Assistance Mortgage)** |
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* **Note endorsement: Pay to the order of: New Hampshire Housing Finance Authority without recourse**
 ** **Recorded mortgage & assignment must be forwarded to the NHHFA after purchase**

CREDIT

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| <ul style="list-style-type: none"> <input type="checkbox"/> Uniform Underwriting and Transmittal Summary (1008) <input type="checkbox"/> Loan Application – Initial and Final, fully executed <input type="checkbox"/> DU/DO Findings with all required documents <input type="checkbox"/> UCD Certificate <input type="checkbox"/> Appraisal with FM 1004C and FM 2090 <input type="checkbox"/> Final inspection (if applicable) <input type="checkbox"/> Appraisal Submission Summary Report (SSR) with UCDP “Doc File ID” <input type="checkbox"/> New Hampshire Housing Borrower Authorization <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 <input type="checkbox"/> Assets – verified and documented per DU/DO findings | <ul style="list-style-type: none"> <input type="checkbox"/> Employment – verified and documented per DU/DO findings <input type="checkbox"/> Verbal VOE within 10 days of closing <input type="checkbox"/> Most recent 2 years of IRS Transcripts <input type="checkbox"/> 4506C signed at or before closing <input type="checkbox"/> All Loan Estimates <input type="checkbox"/> Borrower’s ROC Membership/Certificate of Occupancy Agreement – signed by ROC <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"/> All other general disclosures not otherwise noted above (see below) |
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MCC *

- 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

PURCHASE REHAB

- Owners Disbursement Affidavit

REQUIRED DISCLOSURES

- E-sign Consent
- Intent to Proceed
- Patriot Act Disclosure
- Service Provider List

* **All items must be included to avoid funding delays**