



**NEW HAMPSHIRE HOUSING LETTER ON LEGALLY  
LIABLE/OBLIGATED  
NEW HAMPSHIRE HOUSING FINANCE AUTHORITY  
CASH ASSISTANCE MORTGAGE PROGRAM**

Date: \_\_\_\_\_

To: \_\_\_\_\_ Lender

Re: \_\_\_\_\_ Borrower(s)

\_\_\_\_\_ Property Address

\_\_\_\_\_ Closing Date

\$ \_\_\_\_\_ Loan Amount

\$ \_\_\_\_\_ Cash Assistance

FHA Case Number: \_\_\_\_\_

This letter relates to the above-referenced loan and confirms New Hampshire Housing's legal liability/obligation to fund the cash-assistance/downpayment assistance at or before closing using New Hampshire Housing funds. The intent of this transaction is to comply with both FHA Handbook 4000.1, pages 225-227 (12/30/2016) and the Fannie Mae Selling Guide.

New Hampshire Housing confirms:

1. Any funds provided by New Hampshire Housing that were applied towards the Borrower's required "Minimum Cash Investment" were funds legally belonging to New Hampshire Housing at or before closing;
2. At or before closing of this loan, New Hampshire Housing incurred a legally enforceable liability or obligation as a result of its agreement to provide the funds towards the Borrower's required Minimum Cash Investment;
3. The legally enforceable liability/obligation is memorialized in the "Mortgage Loan Purchase Agreement" between New Hampshire Housing and the lender and in other Program Guidelines published by New Hampshire Housing and binding on the lender; and
4. The person signing this letter is authorized to sign for New Hampshire Housing.

\_\_\_\_\_  
Karina Melkumyan  
Director, Single Family Lending  
Tax ID Number: 026046088