New Hampshire Housing Finance Authority
Home Flex Stacking List
Government Insured Loans

CLOSING

- Original Promissory Note*
- Mortgage**
- Copy of unrecorded NHHFA 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
- RD Conditional Commitment, Form 3555-18
- VA Report & Certification of Loan Disbursement, Form 26-1820
- Closing Disclosure – Fully Executed
- Evidence CD received timely by borrower
- Initial Escrow Disclosure

* 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

- Loan Transmittal (FHA 92900LT, VA 26-6393, RD 1008)
- 203k Limited Maximum Mortgage worksheet
- Loan Application – Initial and Final, fully executed
- FHA 92900A/VA 26-1802a – Initial and Final, fully executed
- AUS Findings with all required documents
- Appraisal
- Final inspection (if applicable)
- HUD 92800.B
- Escrow holdback agreement (if applicable)
- 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 with FHA Amendatory/VA Escape Clause
- Credit Report – all data reconciled and documented per AUS findings

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

* All items must be included to avoid funding delays
### REQUIRED DISCLOSURES (not already noted on prior page)

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### Non-Agency Disclosures *(Flex and Preferred)*

| □ E-sign Consent                                                   | □ Request for Single Family Guarantee, 3555-21                        |
| □ Intent to Proceed                                                | □ Conditional Commitment, 3555-18                                     |
| □ Patriot Act Disclosure                                           |                                                                     |
| □ Service Provider List                                            |                                                                     |