

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

CLOSING

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| <ul style="list-style-type: none"> <input type="checkbox"/> Original Promissory Note* <input type="checkbox"/> Mortgage with Tax Exempt Rider**(rider required for reservations on or before March 31, 2024) <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 <input type="checkbox"/> Evidence CD received timely by borrower <input type="checkbox"/> Initial Escrow Disclosure | <ul style="list-style-type: none"> <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"/> Homebuyer Education Certificate – required on Home First and Home First Plus <input type="checkbox"/> Landlord Education Certificate – required on 2-4 unit homes <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 NH Housing after purchase**

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 | <ul style="list-style-type: none"> <input type="checkbox"/> Assets – verified and documented per AUS findings <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"/> 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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HOME FIRST SPECIFIC DOCUMENTS***

Reservations on or before March 31, 2024

- ☐ Recapture Notification and Borrowers Affidavit
- ☐ Borrower Closing Affirmation
- ☐ Lender Closing Certification
- ☐ Affidavit of Veterans Exception (qualified veterans only, see form)
- ☐ Land Use Borrower Affidavit (if property has 10 or more acres)
- ☐ Gross Annual Income Calculation Worksheet

Reservations on or after April 1, 2024

- ☐ Recapture Disclosure Statement
- ☐ Borrower Attestation
- ☐ Lender Closing Certification
- ☐ Loan Agreement and Certification
- ☐ Affidavit of Veterans Exception (qualified veterans only, see form)
- ☐ Land Use Borrower Affidavit (if property has 10 or more acres)
- ☐ Gross Annual Income Calculation Worksheet

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

REQUIRED DISCLOSURES (not already noted on prior page)**VA****FHA**

- ☐ 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

- ☐ 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

Non-Agency Disclosures (All loan programs)**RD**

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

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