



## New Hampshire Housing Finance Authority Home First Stacking List Conventional Insured Loans

### CLOSING

---

- |   |  |
|---|--|
| <input type="checkbox"/> Original Promissory Note*  | <input type="checkbox"/> First Payment Letter  |
| <input type="checkbox"/> Mortgage with Tax Exempt Rider** (rider required for reservations on or before March 31, 2024)                                   | <input type="checkbox"/> Hazard Insurance Policy or Certificate  |
| <input type="checkbox"/> Copy of unrecorded NH Housing <a href="#">Assignment of Mortgage</a> ( <b>MUST</b> include book and page of recorded mortgage)** | <input type="checkbox"/> Flood Certification – life of loan  |
| <input type="checkbox"/> Copy of Warranty Deed  | <input type="checkbox"/> Flood Insurance Policy (if applicable)  |
| <input type="checkbox"/> Title Insurance Commitment – Final Loan Policy must follow within 60 days of purchase  | <input type="checkbox"/> Tax Information with MAP & LOT numbers  |
| <input type="checkbox"/> RD Conditional Commitment, Form 3555-18  | <input type="checkbox"/> <a href="#">Property Tax Exemption Disclosure</a> with most recent tax bill                 |
| <input type="checkbox"/> VA Report & Certification of Loan Disbursement, Form 26-1820   | <input type="checkbox"/> Future Mailing Address  |
| <input type="checkbox"/> Closing Disclosure – Fully Executed  | <input type="checkbox"/> Homebuyer Education Certificate – required on Home First and Home First Plus                |
| <input type="checkbox"/> Evidence CD received timely by borrower  | <input type="checkbox"/> Landlord Education Certificate – required on 2-4 unit homes                                 |
| <input type="checkbox"/> Initial Escrow Disclosure  | <input type="checkbox"/> Cash Assistance Mortgage Documents (Program Disclosure, LE, CD, Cash Assistance Mortgage)** |

\* **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

---

- |  |  |
|--|--|
| <input type="checkbox"/> Uniform Underwriting and Transmittal Summary (1008)   | <input type="checkbox"/> Assets – verified and documented per DU/DO findings                 |
| <input type="checkbox"/> Loan Application – Initial and Final, fully executed  | <input type="checkbox"/> Employment – verified and documented per DU/DO findings             |
| <input type="checkbox"/> Supplemental Consumer Information Form 1103   | <input type="checkbox"/> Verbal VOE within 10 days of closing                                |
| <input type="checkbox"/> DU/DO Findings with all required documents  | <input type="checkbox"/> Most recent 2 years of IRS Transcripts                              |
| <input type="checkbox"/> UCD Certificate   | <input type="checkbox"/> 4506C signed at or before closing                                   |
| <input type="checkbox"/> Appraisal   | <input type="checkbox"/> All Loan Estimates  |
| <input type="checkbox"/> Final inspection (if applicable)  | <input type="checkbox"/> All Change of Circumstance forms                                    |
| <input type="checkbox"/> Appraisal Submission Summary Report (SSR) with UCDP “Doc File ID”   | <input type="checkbox"/> Rate lock agreement with borrower                                   |
| <input type="checkbox"/> CPM Approval (required on projects consisting of five or more attached units under the Full Review Process) | <input type="checkbox"/> Affiliated Business Arrangement (if applicable)                     |
| <input type="checkbox"/> Certificate of Compliance (2-4 units, Manchester properties only)   | <input type="checkbox"/> Closing instructions to settlement agent                            |
| <input type="checkbox"/> Certificate of Occupancy (new homes)  | <input type="checkbox"/> Commitment Letter to borrower OR internal underwriting approval     |
| <input type="checkbox"/> Well water test – primary parameters tested must indicate water is potable                                  | <input type="checkbox"/> Home Ownership Counseling Disclosure                                |
| <input type="checkbox"/> Purchase & Sales Agreement  | <input type="checkbox"/> All other general disclosures not otherwise noted above (see below) |

### 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

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

#### 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

### REQUIRED DISCLOSURES

---

- |  |   |
|--|---|
| <input type="checkbox"/> E-sign Consent    | <input type="checkbox"/> Patriot Act Disclosure |
| <input type="checkbox"/> Intent to Proceed | <input type="checkbox"/> Service Provider List  |