New Hampshire Housing Finance Authority
Home Preferred Stacking List
Conventional Insured Loans

CLOSING

☐ Original Promissory Note*
☐ Add Note endorsement*
☐ Copy of Mortgage**
☐ Copy of unrecorded NH Housing 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
☐ PMI Certificate
☐ PMI Disclosure
☐ 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 NH Housing after purchase

CREDIT

☐ Uniform Underwriting and Transmittal Summary (1008)
☐ Loan Application – Initial and Final, fully executed
☐ Supplemental Consumer Information Form 1103
☐ DU/DO Findings with all required documents
☐ UCD Certificate
☐ Appraisal
☐ Final inspection (if applicable)
☐ Appraisal Submission Summary Report (SSR) with UCDP "Doc File ID"
☐ CPM Approval (required on projects consisting of five or more attached units under the Full Review Process)
☐ 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

☐ First Payment Letter
☐ Hazard Insurance Policy or Certificate
☐ Flood Certification – life of loan
☐ Flood Insurance Policy (if applicable)
☐ Tax Information with MAP & LOT numbers
☐ Property Tax Exemption Disclosure with most recent tax bill
☐ Future Mailing Address
☐ Homebuyer Education Certificate – at least one borrower must complete
☐ Landlord Education Certificate – required on 2-4 unit homes
☐ Cash Assistance Mortgage Documents (Program Disclosure, LE, CD, Cash Assistance Mortgage)**

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

* All items must be included to avoid funding delays

REQUIRED DISCLOSURES

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

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