

# **MCC Forms Required**

Affidavit & Recapture Notice \_MCC Program Disclaimer MCC Education Certificate Reminder: 3 years tax returns (household) and household income

## Participating Originator Preferred Stacking List

Name: \_\_\_\_\_

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

#### Send original documents in this order

| 1                | _ Purchase and Sales Agreement (signed by all parties)  |
|------------------|---|
|                  | _ Copy of deed/legal description Property Tax Bill  |
| 3.               | _ Automated finding DU Approve/Eligible only (HFA Preferred Product)  |
|                  | _ Signed LE NHHFA package   |
|                  | _ Secondary Lien exhibits (if applicable)   |
|                  | _ Original URLA (1003)  |
|                  | _ Credit Report   |
|                  | _ Credit Explanations (if applicable)   |
|                  | Verifications of Rent / Mortgage (if applicable)  |
|                  | Gift letter and paper trail (if applicable)   |
|                  | Verification of Assets (VOD's or 2 mo. Statements)  |
|                  | Copy of cancelled deposit checks and corresponding bank statements  |
|                  | VOE or 30 days recent pay stubs (per DU findings)   |
| 14.              | Year to date Profit and Loss Statement or SE Affidavit  |
|                  | 2 years SIGNED tax returns with W'2's or TRV's  |
|                  | Divorce Decree and child support order (if applicable)  |
|                  | Borrower Certification and Authorization (NHHFA's and Participating Originator)   |
| 17A.             | Borrower Authorization for Counseling Certificate – signed by all borrowers   |
| 18.              | 4506T Request for Transcript of Tax Return<br>Equal Credit Opportunity Act Disclosure<br>Fair Credit Disclosure<br>Patriot Act Disclosure |
| 19               | Equal Credit Opportunity Act Disclosure   |
| 20.              | Fair Credit Disclosure  |
| 21               | Patriot Act Disclosure  |
| 22               | Photo ID  |
|                  | Privacy Policy Disclosure   |
|                  | Fair Lending Notice   |
|                  | Water Test, if applicable   |
|                  | Contact Information Sheet   |
| 27               | _ Home Buyer Education Certificate (first time buyers) (at least one borrower   |
|                  | must attend)  |
| 28               | Landlord Education Certificate (multi family purchase)  |
| 29               | All lender application disclosures including but not limited to List of Consumer  |
|                  | Credit Counseling Agencies.   |
| Important Dates: |   |
|                  | _ Application DateTitle Search Ordered  |

#### \_\_\_\_

\_\_\_\_\_ Financing Commitment \_\_\_\_\_ Closing Date

### Notes to the File: