

LENDING PARTNER

Program Highlights

Discover the perks awaiting NH Housing lending partners, and delve into the possibilities of a NH Housing relationship for your organization!

- **Gain Exposure:** By becoming an approved lender with NH Housing, your organization will be prominently showcased on **NHHomeownership.org**, allowing thousands of monthly unique visitors to easily connect with you!
- **Access to Below-Market Rates:** NH Housing partners have access to below-market interest rates utilizing our MBS and Bond programs. Lower rates mean you can qualify more borrowers and bring homeownership solutions to your clients.
- **No Loan Level Pricing Adjustments:** As your state HFA, we enable you to offer your clients conventional loans without LLPAs.
- **Downpayment Assistance:** As your state HFA, we are the trusted source for Downpayment Assistance! Our programs vary from 1 - 2% of the loan amount to fixed DPA of \$10,000 or \$5,000.
- **High-Quality Education:** Opportunities for education are not only available to your customers, but also to your staff! We provide weekly, monthly and annual training to keep your staff current with: market trends, top selling techniques, and continuing product education.
- **Dynamic Marketing:** Our experienced marketing team knows how to captivate customers, educate, and deliver the perfect message to reach our audience wherever they search, shop, and browse online! We've created resources to help your marketing team optimize our partnership and reach more customers.

Want to learn more?

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Participation Options

Whether you are a major lending institution, local community bank, or credit union, we offer tailor-made solutions just for you!

Participating Lender: A participating lender takes all steps to: originate, underwrite, process and close the loan prior to selling to NH Housing. Our participating lenders sign a Mortgage Loan Purchase Agreement (MLPA) in order to sell NH Housing their conventional, VA, FHA or RD loans.

Participating Originator: A participating originator will start the process of originating a mortgage loan, then NH Housing's internal team will take over to underwrite, process and close the loan in NH Housing's name. A participating originator signs a Participating Originator Agreement (POA) which enables them to broker loans directly to NH Housing. We allow conventional, FHA and RD loans via the PO channel of business.

Hybrid Approach: We allow our partners to utilize both the PO & PL channels in tandem to direct business to NH Housing in whatever way suits them best. This business model allows for ultimate flexibility and is popular among our community bank and credit union partners. For example: Some lenders may choose to send FHA loans through the PO channel as they don't have an FHA underwriter, while at the same time keep conventional loans and VA lending internally to maximize the relationship.

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NH Housing Servicing

We respect your relationship with your borrower and are privileged to provide ongoing support to them after the closing process.

NH Housing's Servicing

NH Housing has a diverse portfolio of more than 7,500 active clients. We have a team of dedicated servicing specialists and partner with Dovenmuehle Mortgage, a leading sub-servicer, to handle payment collection and managing borrower inquiries.

Our internal staff play a crucial role in bridging the gap between your valued customers, you as the lender, and Dovenmuehle Mortgage. We are committed to delivering exceptional customer service to all parties involved, ensuring a seamless and positive experience in your relationship with NH Housing.

What Else Does NH Housing Servicing Do?

- Provides borrower counseling for loans near foreclosure
- Provides Emergency Home Repair Loans
- Acts as a professional liaison between the borrower and Dovenmuehle
- Manages REO properties
- Reviews and approves loan modifications
- Provides information on loan payoffs and releases
- Files and monitors insurance claims

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