

HOME PREFERRED PROGRAM Stacking List - Conventional Insured Loans

All items must be included to avoid funding delays

CLOSING

- | | |
|---|--|
| <input type="checkbox"/> Original Promissory Note* | <input type="checkbox"/> Initial Escrow Disclosure |
| <input type="checkbox"/> Copy of Mortgage with applicable Riders** | <input type="checkbox"/> First Payment Letter |
| <input type="checkbox"/> Copy of unrecorded NH Housing Assignment of Mortgage (MUST include book and page of recorded mortgage)** | <input type="checkbox"/> Hazard Insurance Policy or Certificate |
| <input type="checkbox"/> Copy of Warranty Deed | <input type="checkbox"/> Flood Certification – life of loan |
| <input type="checkbox"/> Title Insurance Commitment – Final Loan Policy must follow within 60 days of purchase | <input type="checkbox"/> Flood Insurance Policy (if applicable) |
| <input type="checkbox"/> PMI Certificate | <input type="checkbox"/> Tax Information with MAP & LOT numbers |
| <input type="checkbox"/> PMI Disclosure | <input type="checkbox"/> Property Tax Exemption Disclosure with most recent tax bill |
| <input type="checkbox"/> Closing Disclosure – Fully Executed | <input type="checkbox"/> Future Mailing Address |
| <input type="checkbox"/> Evidence CD received timely by borrower | <input type="checkbox"/> Landlord Education Certificate – required on 2-4 unit homes |

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"/> IRS Transcripts as required by AUS |
| <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"/> Homebuyer Education Certificate – at least one borrower must complete |
| <input type="checkbox"/> Credit Report – all data reconciled and documented per DU/DO Findings | <input type="checkbox"/> All other general disclosures not otherwise noted above (see below) |

REQUIRED DISCLOSURES

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

CASH ASSISTANCE if applicable

- Original Cash Assistance Note
- Copy of Cash Assistance Mortgage**
- Cash Assistance Disclosure
- Cash Assistance Loan Estimate
- Cash Assistance Closing Disclosure

Resident Owned Community (ROC) if applicable

- Appraisal with FM 1004C and FM 2090
- Original Recognition Agreement with evidence of recording
- Original Affidavit of Intent
- ROC Membership Certificate
- Occupancy Agreement signed by ROC association
- Mortgage Rider. New Hampshire Manufactured Housing Located in a Resident-Owned Cooperative attached to the mortgage

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VAMO if applicable

- Closing Certificate
- Authorization to Pay Housing Assistance Payment to Servicer.

* Note endorsement: Pay to the order of: New Hampshire Housing Finance Authority without recourse.

** Original, recorded document must be forwarded to NH Housing within 60 days of loan purchase