New Hampshire Housing Finance Authority
Home First Stacking List
Government Insured Loans

CLOSING

☐ Original Promissory Note*
☐ Mortgage with Tax Exempt Rider**
☐ 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
☐ RD Conditional Commitment, Form 3555-18
☐ VA Report & Certification of Loan Disbursement, Form 26-1820
☐ 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

☐ Loan Transmittal (FHA 92900LT, VA 26-6393, RD 1008)
☐ 203k Limited Maximum Mortgage worksheet
☐ Loan Application – Initial and Final, fully executed
☐ FHA 92900A/VA 26-1802a – Initial and Final, fully executed
☐ AUS Findings with all required documents
☐ Appraisal
☐ Final inspection (if applicable)
☐ HUD 92800.B
☐ Escrow holdback agreement (if applicable)
☐ 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 with FHA Amendatory/VA Escape Clause
☐ Credit Report – all data reconciled and documented per AUS findings

HOME FIRST SPECIFIC DOCUMENTS***

☐ 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

PURCHASE REHAB

☐ Owners Disbursement Affidavit

*** All items must be included to avoid funding delays
### REQUIRED DISCLOSURES (not already noted on prior page)

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<thead>
<tr>
<th>VA</th>
<th>FHA</th>
<th>RD</th>
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<tbody>
<tr>
<td>☐  VA Loan Summary Sheet, 26-0286</td>
<td>☐  For Your Protection: Get a Home Inspection, 92564-CN</td>
<td>☐  Request for Single Family Guarantee, 3555-21</td>
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<tr>
<td>☐  VA Certificate of Eligibility</td>
<td>☐  Statement of Appraised Value, 92800.5B</td>
<td>☐  Conditional Commitment, 3555-18</td>
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<td>☐  VA Child Care expense</td>
<td>☐  Important Notice to Homebuyers, 92900-B</td>
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<td>☐  VA Lender Certification</td>
<td>☐  Informed Consumer Choice Disclosure Notice</td>
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<td>☐  Federal Collection Policy Notice</td>
<td>☐  FHA Settlement Certification</td>
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<td>☐  Debt Questionnaire</td>
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<td>☐  VA Rate Reduction Certification</td>
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<td>☐  Nearest Living Relative</td>
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### Non-Agency Disclosures (All loan programs)

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<td>☐  Intent to Proceed</td>
<td>☐  Patriots Act Disclosure</td>
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