



## Final MISMO 3.4 File Requirement for Closed Loan Submissions

March 13, 2026

### Introduction

This notice is to remind **Participating Lenders** of the file submission requirements for closed loan packages submitted to New Hampshire Housing.

### Summary

In order to ensure proper and timely processing of loan submissions by Participating Lenders, NH Housing is sending a quick reminder that a **FINAL MISMO 3.4 file** must be uploaded as part of any loan submission.

Failure to submit a final MISMO 3.4 file can impact the timing of review, cause otherwise avoidable delay, as well as result in reductions in compensation.

To help keep the process moving smoothly, please confirm the following are completed before submitting a loan in TPO:

- **Lender Online** reflects the final loan details and aligns with the closed loan documents, and the file status has been updated to **Commit and Closed**.
- A **final MISMO 3.4 file** is uploaded to the **TPO Portal**, representing the final, underwriter-approved version.

Please refer to the [Lender Online TPO Portal training](#) and ensure the appropriate steps are completed.

We appreciate your attention to these requirements and your continued partnership in supporting timely and efficient loan reviews.

### Effective Date: Immediately

Effective immediately and applies to all closed loan packages submitted by **Participating Lenders**.

If you have any questions, please email [underwriters@nhhfa.org](mailto:underwriters@nhhfa.org).

Sincerely,  
Homeownership Team New Hampshire Housing  
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