



Effective:05/09/2023

## New Hampshire Housing – Homeownership Division Program Fee Guide

As required by HFA 301.08(a), the following provides a “Program Fee Guide” for New Hampshire Housing Finance Authority (NH Housing) Homeownership Division’s programs. NH Housing may charge a fee to: 1) apply for or get access to a program; or, 2) participate in doing business with NH Housing, as outlined in the Homeownership Divisions administrative rules posted on <http://www.nhhfa.org/program-rules>.

When reviewing the Program Fee Guide, consumers and business partners must also be aware that in addition to these fees, there may be other fees or costs associated with working with NH Housing. This guide, therefore, is not a comprehensive list. For example, a borrower may be required to pay costs such as: credit reports; appraisals; title work; and inspections. Additionally, business relationships with NH Housing will be subject to other documents such as contracts that spell out other fees and costs.

Please visit [www.NHHomeownership.org](http://www.NHHomeownership.org) and [www.nhhfa.org](http://www.nhhfa.org) for additional fee information, program rules and requirements.

NH Housing may revise this Program Fee Guide at any time by releasing an updated guide.

<b>Homeownership Related Mortgage Program Fees to be Paid to NH Housing by the Borrower or Applicant</b>		
<b>Program Name</b>	<b>Description of Fees</b>	<b>Amount</b>
Participating Lender	<p>New Participating Lender Initial Application Fee – Charged to all applicants wishing to be a Participating Lender.</p> <p>This fee will be refunded if the lender successfully sells to New Hampshire Housing a minimum of five loans within the first 12 calendar month after signing the mortgage loan purchase agreement.</p> <p>Generally, this fee does not apply to existing lenders when there is a name change or simple change of ownership.</p>	\$2,500

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Participating Originators	<p>New Participating Originator Initial Application Fee – Charged to all applicants wishing to be a Participating Originator.</p> <p>This fee will be refunded if the Participating Originator successfully originates a minimum of five loans within the first 12 calendar month after signing the Participating Originator agreement.</p> <p>Generally, this fee does not apply to existing Participating Originators when there is a name change or simple change of ownership.</p>	\$1,500
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Program Name	Description of Fees	Amount
Participating Originator Program	Mortgage processing fee – fee paid by the borrower under the Participating Originator Program only	\$950
Home <i>Flex</i> Purchase Rehab	Supplemental origination fee for Purchase Rehab – fee paid by the borrower	Greater of \$350 or 1.5% of the rehab amount
Home <i>Preferred</i>	Fannie Mae borrower processing fee – fee paid by the borrower	\$300
Occupancy Requirement and/or Rental Prohibition (Bond loans only)	Occupancy Requirement and/or Rental Prohibition Application Fee – this is a one-time application fee paid by the homeowner	\$75
Assumptions and/or Release (Bond loans only)	Assumption and/or Release Processing Fee – fee paid by the homeowner	\$900
Emergency Home Repair Loan (EHRL)	EHRL processing fee – fee paid by the borrower	\$250
Credit Report Fee	EHRL and Assumptions	\$75
New Hampshire Community Loan Fund (NHCLF) Housing Loan Trust funds	Please note – nonprofit partners may charge a fee	None at this time
NeighborWorks Southern New Hampshire (NWSNH) Housing Loan Trust funds	Please note – nonprofit partners may charge a fee	None at this time
Habitat Affiliates Housing Loan Trust funds	Please note – nonprofit partners may charge a fee	None at this time
Mortgage Credit Certificate Program	See the Specific Program Guide for MCC fees, which is posted on <a href="http://www.nhhfa.org/program-rules">http://www.nhhfa.org/program-rules</a>	