

New Hampshire Housing  
**Home FLEX Stacking List (Reservations on or after July 16, 2018)**  
 Government Insured Loans

Borrower: \_\_\_\_\_  
 NHH #: \_\_\_\_\_ MCC# \_\_\_\_\_

NHH Analyst: \_\_\_\_\_  
 NHH Funder: \_\_\_\_\_

**Legal**

1. Original Promissory Note\*
2. Mortgage\*\*
3. copy of unrecorded NHHFA Assignment of Mortgage\*\*
4. Copy of Warranty Deed
5. Title Insurance Policy
6. RD Conditional Commitment
7. VA Report & Certification of Loan Disbursement
8. Closing Disclosure - Fully Executed
9. Evidence CD received timely by borrower
10. Initial Escrow Disclosure
11. First Payment Letter
12. Hazard Insurance Policy or Certificate
13. Flood Certification – Life of Loan
14. Flood Insurance Policy (if applicable)
15. Mortgagee Change Letters (Hazard, Flood Cert, Flood Ins.)
16. Notice of Assignment (Servicing)
17. Tax Information with MAP & LOT numbers
18. Future Mailing Address
19. Homebuyer Education Certificate - Required on *Flex Plus*
20. Cash Assistance Mortgage Documents (Program Disclosure, LE CD, Cash Assist. Mortgage, Cash Assist.Trans Req.)

**\*Note endorsement:**

Pay to the order of:  
 New Hampshire Housing Finance  
 Authority without recourse

**\*\*Recorded mortgage & assignment must be forwarded to the Authority after purchase**

**Credit**

1. Loan Transmittal (FHA 92900LT, VA 26-6393, RD 1008)
2. 203k Limited Maximum Mortgage Worksheet
3. Loan Application – Initial and Final, fully executed
4. FHA 92900A/VA 26-1802a – Initial and Final, fully executed
5. AUS Findings with all required documents
6. Original Appraisal with clear photos
7. Final inspection (if applicable)
8. HUD 92800.B and  
 other agency related property disclosures/forms
9. Escrow holdback agreement (if applicable)
10. Certificate of Compliance  
 (2-4 units if applicable per local requirements)
11. Certificate of Occupancy (New Homes)
12. Well water test – primary parameters tested must indicate water is potable
13. Purchase & Sales Agreement with FHA Amendatory/VA Escape Clause
14. Credit Report –all data reconciled and documented per AUS findings
15. Assets- verified and documented per AUS findings
16. Employment-verified and documented per AUS findings
17. Most Recent 2 years IRS Transcripts
18. 4506T signed at or before closing
19. All Loan Estimates
20. All Change of Circumstance forms
21. Rate lock agreement with customer
22. Affiliated Business Arrangement (if applicable)
23. Closing instructions to settlement agent
24. Commitment Letter to borrower OR internal underwriting approval
25. Home Ownership Counseling Disclosure or list of Home Ownership Counseling organizations
26. All other agency and regulatory disclosures not otherwise noted above
27. Landlord Education (2-4 unit properties)
28. FHA Case Number Assignment

**Special Programs**

**MCC\*\*\***

1. Affidavit & Recapture Notice
2. Applicants Closing Affidavit
3. Seller Affidavit
4. MCC Program Disclaimer
5. Lender Closing Certificate
6. MCC Education Certificate
7. MCC fees (net funded from Lender)
8. 30 days paystubs  
 for all household members
9. 3 years of household tax return

**Purchase Rehab\*\*\***

1. Owners Disbursement Affidavit

**Internal Use:**

\_\_\_\_ FHA MIC  
 \_\_\_\_\_ FHA UFMIP% \_\_\_\_\_  
 \_\_\_\_\_ FHA MIP \_\_\_\_\_  
 \_\_\_\_ RD Loan Note Guaranty  
 \_\_\_\_\_ RD Guarantee Fee \_\_\_\_\_  
 \_\_\_\_\_ RD Annual MIP \_\_\_\_\_  
 \_\_\_\_ VA Loan Guaranty

Lender Contact: \_\_\_\_\_  
 Email: \_\_\_\_\_

Date: \_\_\_\_\_  
 Phone: \_\_\_\_\_