



MCC Forms Required

- ___ Affidavit & Recapture Notice
 - ___ MCC Program Disclaimer
 - ___ **MCC Education Certificate**
- Reminder: 3 years tax returns
(household) and household income

Participating Originator *Flex Plus* Stacking List

Name: _____

Property Address: _____

Send original documents in this order

- ___ 1. ___ Purchase and Sales Agreement (signed by all parties)
- ___ 2. ___ Copy of deed/legal description ___ Property Tax Bill
- ___ 3. ___ Signed NH Housing LE package
- ___ 4. ___ Secondary Lien exhibits (if applicable)
- ___ 5. ___ Fully executed URLA (1003)
- ___ 7. ___ Credit Report
- ___ 8. ___ Credit Explanations (if applicable)
- ___ 9. ___ Verifications of Rent / Mortgage (if applicable)
- ___ 10. ___ Gift letter and paper trail (if applicable)
- ___ 11. ___ Verification of Assets (VOD's or 2 mo. Statements)
- ___ 12. ___ Copy of cancelled deposit checks and corresponding bank statements
- ___ 13. ___ Written VOE(s) covering a 2 year period and 30 days recent pay stubs
- ___ 14. ___ Year to date Profit and Loss Statement for self employed
- ___ 15. ___ 2 years SIGNED tax returns with W'2's or TRV's (**3 years for MCC**)
- ___ 16. ___ Divorce Decree and child support order (if applicable)
- ___ 17. ___ Borrower Certification and Authorization (NHHFA's and Participating Originators)
- ___ 18. ___ 4506T Request for Transcript of Tax Return
- ___ 19. ___ Equal Credit Opportunity Act Disclosure
- ___ 20. ___ Fair Credit Disclosure
- ___ 21. ___ Patriot Act Disclosure
- ___ 22. ___ Photo ID
- ___ 23. ___ Privacy Policy Disclosure
- ___ 24. ___ Fair Lending Notice
- ___ 25. ___ All lender application disclosures including but not limited to List of Consumer Credit Counseling Agencies.
- ___ 26. ___ Cash Assistance Program Disclosure
- ___ 27. ___ Water Test, if applicable
- ___ 28. ___ Contact Information Sheet

Required for RD

- ___ 1. ___ RD form 3555-21 Request for Loan Guarantee (completed and signed by borrower)

Required for FHA

- ___ 1. ___ FHA Amendatory Clause Mortgage (signed by all parties)
- ___ 2. ___ HUD 92900-A Addendum to URLA pages 1 & 2 completed (NHHFA is Sponsor, you are lender)
- ___ 3. ___ Automated finding (to include SCORECARD on FHA)
- ___ 4. ___ Real Estate Certification (signed by all parties)
- ___ 5. ___ Important Notice to Homebuyers (prepayment)
- ___ 6. ___ For Your Protection: Get a Home Inspection
- ___ 7. ___ Informed Consumer Choice Disclosure Notice
- ___ 8. ___ Notice to Homeowner (Assumption)
- ___ 9. ___ FHA Identity of Interest Certification
- ___ 10. ___ Watch Out for Lead-Based Paint Poisoning
- ___ 11. ___ FHA Underwriting transmittal (HUD-92900-LT)

Important Dates:

_____ Application Date _____ Title Search Ordered

_____ Financing Commitment _____ Closing Date

Notes to the File:

_____ Contact Person

_____ Phone #