# New Hampshire Housing Finance Authority
## Home Preferred MH ROC Stacking List
### Fannie Mae Loans

### CLOSING

- Original Promissory Note*
- Copy of Mortgage with ROC Rider attached**
- Recognition Agreement**
- Affidavit of Intent – forward original document to NH Housing
- 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
- PMI Certificate
- PMI Disclosure
- Closing Disclosure – Fully Executed
- Evidence CD received timely by borrower

- Initial Escrow Disclosure
- First Payment Letter
- Borrower’s Authorization for Counseling Certificate – signed by all borrowers
- Hazard Insurance Policy or Certificate
- Flood Certification – life of loan
- Flood Insurance Policy (if applicable)
- Tax Information with MAP & LOT numbers
- Property Tax Exemption Disclosure with most recent tax bill
- Future Mailing Address
- Homebuyer Education Certificate – at least one borrower must complete
- Cash Assistance Mortgage Documents (Program Disclosure, LE, CD, Cash Assistance Mortgage)**

* 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

- Uniform Underwriting and Transmittal Summary (1008)
- Loan Application – Initial and Final, fully executed
- Supplemental Consumer Information Form 1103
- DU/DO Findings with all required documents
- UCD Certificate
- Appraisal with FM 1004C and FM 2090
- Final inspection (if applicable)
- Appraisal Submission Summary Report (SSR) with UCDP “Doc File ID”
- New Hampshire Housing Borrower Authorization
- Certificate of Occupancy (new homes)
- Well water test – primary parameters tested must indicate water is potable
- Purchase & Sales Agreement
- Assets – verified and documented per DU/DO findings
- Employment – verified and documented per DU/DO findings
- Verbal VOE within 10 days of closing
- Most recent 2 years of IRS Transcripts
- 4506C signed at or before closing
- All Loan Estimates
- Borrower’s ROC Membership/Certificate of Occupancy Agreement – signed by ROC
- All Change of Circumstance forms
- Rate lock agreement with borrower
- Affiliated Business Arrangement (if applicable)
- Closing instructions to settlement agent
- Commitment Letter to borrower OR internal underwriting approval
- Home Ownership Counseling Disclosure
- All other general disclosures not otherwise noted above (see below)

### MCC *

- MCC Applicant(s) Affidavit & Recapture Notification
- MCC Program Disclaimer & Affirmation of Responsibility
- MCC Online Education – HBTC Certificate of Completion
- Applicant(s) Closing Affidavit
- Seller(s) Affidavit
- Lender’s Closing Certificate
- MCC Fees (net-funded from Lender)
- 30 days of paystubs for All household members (18 years and older)
- 3 years of title holder(s) signed tax returns and/or IRS tax transcripts

### PURCHASE REHAB

- Owners Disbursement Affidavit

### REQUIRED DISCLOSURES

- E-sign Consent
- Intent to Proceed
- Patriot Act Disclosure
- Service Provider List

*All items must be included to avoid funding delays