

New Hampshire Housing
Home *PREFERRED MH ROC* Stacking List
 Fannie Mae TRID Loans

Borrower: _____

NHH Analyst: _____

NHH #: _____ MCC# _____

NHH Funder: _____

LEFTSIDE

****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***

1. Original Promissory Note*
2. Copy of Mortgage**
3. Rider for ROC, Recognition Agreement, Affidavit of Intent
4. Copy of unrecorded NHHFA Assignment of Mortgage**
5. Copy of Warranty Deed
6. Title Insurance Policy
7. MI Certificate
8. PMI Initial Escrow Disclosure Statement
9. Closing Disclosure - Fully Executed
10. Evidence CD received timely by borrower
11. Initial Escrow Disclosure
12. First Payment Letter
13. Borrower's Authorization for Counseling Certificate Signed by all borrowers
14. Hazard Insurance Policy or Certificate
15. Flood Certification – Life of Loan
16. Flood Insurance Policy (if applicable)
17. Mortgagee Change Letters (Hazard, Flood Cert, Flood Ins.)
18. Notice of Assignment (Servicing)
19. Tax Information with Map & Lot numbers
20. Future Mailing Address
21. Home Buyer Education Certificate - At least one borrower must complete
22. Cash Assistance Mortgage Documents (Program Disclosure, LE CD, Cash Assist. Mortgage, Cash Assist.Trans Req.)

RIGHTSIDE

1. Uniform Underwriting and Transmittal Summary (1008)
2. Loan Application – Initial and Final, fully executed
3. DU/DO Findings with all required documentation
4. UCD certificate
5. Original Appraisal with clear photos / FM 1004C **AND** FM 2090
6. Final Inspection (if applicable)
7. Appraisal Submission Summary Report (SSR) w/UCDP “Doc File ID”
8. New Hampshire Housing Borrowers Authorization
9. Certificate of Occupancy (New Homes)
10. Well water test – Primary parameters tested must indicate water is potable
11. Purchase & Sales Agreement
12. Credit Report – all data reconciled and documented per DU/DO findings
13. Assets-verified and documented per DU/DO findings
14. Employment – verified & documented per DU/DO findings
 CAUTION: make sure to follow DU findings closely for self employed
15. Verbal VOE within 10 days of closing
16. Most recent 2 years IRS transcripts
17. 4506T signed at or before closing
18. All Loan Estimates
19. Borrowers ROC Membership Cert / Occupancy Agreement signed by ROC
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

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

****** All items must be included to avoid funding delays***

Internal Use:

Book _____ Page _____ County _____

Lender Contact
 & email: _____

Date: _____

Email: _____

Phone: _____

Revised 1/30/2019