

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

Borrower: _____
NHH #: _____ MCC# _____

NHH Analyst: _____
NHH Funder: _____

LEFTSIDE

1. Original Promissory Note*
2. Copy of Mortgage**
3. copy of unrecorded NHHFA Assignment of Mortgage**
4. Copy of Warranty Deed
5. Title Insurance Policy
6. MI Certificate
7. PMI Initial Escrow Disclosure Statement
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. Home Buyer Education Certificate - At least one borrower must co
20. Landlord Education Certificate-required on 2-4 unit Homes
21. Cash Assistance Mortgage Documents (Program Disclosure, LE CD, Cash Assist. Mortgage, Cash Assist.Trans Req.)

**Note endorsement:*
Payable to the order of:
New Hampshire Housing Finance Authority
without recourse

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

RIGHT SIDE

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
6. Final Inspection (if applicable)
7. Appraisal Submission Summary Report (SSR) w/UCDP “Doc File ID”
8. Certificate of Compliance (2-4 unit -if applicable per local code)
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. All Change of Circumstance forms
20. Rate lock agreement with customer
21. Affiliated Business Arrangement (if applicable)
22. Closing instructions to settlement agent
23. Commitment Letter to borrower or internal underwriting approval
24. Home Ownership Counseling Disclosure or list of Home Ownership Counseling or
25. 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: _____

Date: _____

Email: _____

Phone: _____