



## LENDER NOTICE

**July 12, 2019— FHA Mortgagee Letter 19-06**

### **New Documents Required for All Cash Assistance Loans aka "Home Flex Plus"**

This lender notice relates to HUD [Mortgagee Letters 19-06](#) and [19-07](#), which outline changes to the required documentation for Cash Assistance loans with FHA case numbers assigned on or after July 23, 2019.

Attached to this notice are the following two main documents required by Mortgagee Letter 19-06:

1. Opinion letter from New Hampshire Housing's counsel, confirming that New Hampshire Housing is a qualified "governmental entity"; and
2. New Hampshire Housing's letter, confirming the Cash Assistance was provided consistent with FHA's requirements.

New Hampshire Housing will generate and provide these letters to lenders when the Cash Assistance funds are requested. Lenders are responsible to ensure copies of these letters are: 1) included in the loan file submitted to New Hampshire Housing; and 2) kept in the FHA Case Binder.

You should be aware that there is ongoing litigation regarding Mortgagee Letter 19-06. Therefore, FHA may change the effective date of that Mortgagee Letter or even change the requirements for Cash Assistance loans. New Hampshire Housing will provide updates as they become available.

The Home *Flex* Plus program provides valuable Cash Assistance to borrowers. Last fiscal year, almost \$4 million in Cash Assistance was provided to borrower. New Hampshire Housing is grateful to our lenders who make this great program work.

If you have any questions, please contact Darren O'Toole at (603) 310-9245 or [dotoole@nhhfa.org](mailto:dotoole@nhhfa.org).

Thank you,

New Hampshire Housing Homeownership Team

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