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## PARTICIPATING ORIGINATOR NOTICE

### New Reports Requirement

**March 31, 2021**

#### Introduction

This notice relates to a new underwriting/processing step that New Hampshire Housing will institute for all Participating Originator loans.

#### Summary

With each Participating Originator loan, New Hampshire Housing will be obtaining the following additional reports:

- ADV 120 report (a single comprehensive report identifying fraud risk factors within the mortgage loan application); and
- UDM (Undisclosed Debt Monitoring) report that continuously monitors borrower activity which may represent potential risk with a mortgage loan.

This additional new step will not result in any new or increase to existing fees.

*Note:* This notice is for informational purposes only. There are no changes to the process for the Participating Originators, just an additional step that New Hampshire Housing will take.

#### Effective Date: April 1, 2021

If you have any questions, please contact Karina Melkumyan at 603.310.9244 or [kmelkumyan@nhhfa.org](mailto:kmelkumyan@nhhfa.org).

Sincerely,

Homeownership Team  
New Hampshire Housing  
[ownershipinfo@nhhfa.org](mailto:ownershipinfo@nhhfa.org)  
[www.nhhfa.org/lenders](http://www.nhhfa.org/lenders)



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**About New Hampshire Housing** As a self-sustaining public corporation, New Hampshire Housing Finance Authority promotes, finances and supports affordable housing. NHHFA operates a number of rental and homeownership programs that assist low- and moderate-income persons in obtaining affordable housing. Since its inception, NHHFA has helped more than 50,000 families purchase their own homes and has been instrumental in financing the creation of almost 15,000 multi-family housing units. [NHHFA.org/Lenders](http://NHHFA.org/Lenders)

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