HOME PREFERRED PROGRAM
Stacking List - Conventional Insured Loans
All items must be included to avoid funding delays

CLOSING

- ☐ Original Promissory Note*
- ☐ Copy of Mortgage with applicable Riders**
- ☐ 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
- ☐ 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
- ☐ Landlord Education Certificate – required on 2-4 unit homes

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
- ☐ Final inspection (if applicable)
- ☐ Appraisal Submission Summary Report (SSR) with UCDP "Doc File ID"
- ☐ CPM Approval (required on projects consisting of five or more attached units under the Full Review Process)
- ☐ Certificate of Compliance (2-4 units, Manchester properties only)
- ☐ Certificate of Occupancy (new homes)
- ☐ Well water test – primary parameters tested must indicate water is potable
- ☐ Purchase & Sales Agreement
- ☐ Credit Report – all data reconciled and documented per DU/DO Findings
- ☐ Assets – verified and documented per DU/DO findings
- ☐ Employment – verified and documented per DU/DO findings
- ☐ Verbal VOE within 10 days of closing
- ☐ IRS Transcripts as required by AUS
- ☐ 4506C signed at or before closing
- ☐ All Loan Estimates
- ☐ 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
- ☐ Homebuyer Education Certificate – at least one borrower must complete
- ☐ All other general disclosures not otherwise noted above (see below

REQUIRED DISCLOSURES

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

CASH ASSISTANCE if applicable

- ☐ Original Cash Assistance Note
- ☐ Copy of Cash Assistance Mortgage**
- ☐ Cash Assistance Disclosure
- ☐ Cash Assistance Loan Estimate
- ☐ Cash Assistance Closing Disclosure

Resident Owned Community (ROC) if applicable

- ☐ Appraisal with FM 1004C and FM 2090
- ☐ Original Recognition Agreement with evidence of recording
- ☐ Original Affidavit of Intent
- ☐ ROC Membership Certificate
- ☐ Occupancy Agreement signed by ROC association
- ☐ Mortgage Rider. New Hampshire Manufactured Housing Located in a Resident-Owned Cooperative attached to the mortgage

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VAMO if applicable

☐ Closing Certificate
☐ Authorization to Pay Housing Assistance Payment to Servicer.

*** Note endorsement: Pay to the order of: New Hampshire Housing Finance Authority without recourse**.
**** Original, recorded document must be forwarded to NH Housing within 60 days of loan purchase**