



HOME FLEX PROGRAM Stacking List - Government 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
- ☐ RD Conditional Commitment, Form 3555-18
- ☐ VA Report & Certification of Loan Disbursement, Form 26-1820
- ☐ 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

- ☐ Loan Transmittal (FHA 92900LT, VA 26-6393, RD 1008)
- ☐ 203k Limited Maximum Mortgage worksheet
- ☐ Loan Application – Initial and Final, fully executed
- ☐ FHA 92900A/VA 26-1802a – Initial and Final, fully executed
- ☐ AUS Findings with all required documents
- ☐ Appraisal
- ☐ Final inspection (if applicable)
- ☐ HUD 92800.B
- ☐ Escrow holdback agreement (if applicable)
- ☐ 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 with FHA Amendatory/VA Escape Clause
- ☐ Credit Report – all data reconciled and documented per AUS findings
- ☐ Assets – verified and documented per AUS findings
- ☐ Employment – verified and documented per AUS findings
- ☐ Most recent 2 years of 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 – required on Flex loans with cash assistance
- ☐ FHA Case Number Assignment with successful borrower validation
- ☐ All other general disclosures not otherwise noted above (see next page)

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

FHA if applicable

- ☐ For Your Protection: Get a Home Inspection, 92564-CN
- ☐ Statement of Appraised Value, 92800.5B
- ☐ Important Notice to Homebuyers, 92900-B
- ☐ Informed Consumer Choice Disclosure Notice
- ☐ FHA Settlement Certification

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RD if applicable

- ☐ Request for Single Family Guarantee, 3555-21
- ☐ Conditional Commitment, 3555-18

REHABILITATION (203(k)/RD) if applicable

- ☐ Notice of Construction Mortgage
- ☐ Initial Owner's Loan Disbursement Affidavit
- ☐ Closing Agent Disbursement Instructions

MANUFACTURED HOMES if applicable

- ☐ Engineer Report
- ☐ IBTS is needed

VA if applicable

- ☐ VA Loan Summary Sheet, 26-0286
- ☐ VA Certificate of Eligibility
- ☐ VA Child Care expense
- ☐ VA Lender Certification
- ☐ Federal Collection Policy Notice
- ☐ Debt Questionnaire
- ☐ VA Rate Reduction Certification
- ☐ Nearest Living Relative

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**

**** Recorded mortgage & assignment must be forwarded to NH Housing after purchase**