

Home Flex
Stacking List with MCC

Left Side

1. _____ Original Promissory Note*
2. _____ Mortgage* / Copy of Warranty Deed
3. _____ Title Insurance Policy
4. _____ A. VA Certificate of Commitment (26-1866A)
B. RD Certificate of Commitment
5. _____ HUD-1
Rehab needs checks & contracts
MCC fees need to be on HUD
6. _____ Initial Escrow Disclosure
7. _____ Truth in lending statement
8. _____ First Payment Letter
9. _____ Hazard Insurance Policy or Certificate
10. _____ Determination Certificate for Flood Insurance
11. _____ Flood Insurance Policy
12. _____ Tax Information with MAP & LOT numbers, Future Mailing Address
13. _____ NHHFA Assignment of Mortgage**
14. _____ Homebuyer Education Certificate-Required on Cash Assistance

NHHFA Funding

MCC Forms Required

- ___ Affidavit & Recapture Notice
- ___ Applicants Closing Affidavit
- ___ Sellers Affidavit
- ___ MCC Program Disclaimer
- ___ Lender Closing Certificate
- ___ MCC Education Certificate
- ___ MCC Fees
- Reminder: 3 years tax returns
(household) and household income

Right Side

1. _____ Underwriting and Transmittal Summary
2. _____ Borrowers Authorization (form can be found on NHHFA website if you need one)
3. _____ Loan Application
4. _____ AUS Findings
5. _____ Original Appraisal w/clear exterior pictures
6. _____ Arbitration Agreement (Condex property)
7. _____ Certificate of Occupancy (New homes)
8. _____ Certificate of Compliance (Multis) if applicable
9. _____ Water Test - State Certified
10. _____ Purchase & Sales Agreement
 - Copy of broker deposit / cancelled check or proof from bank statement
11. _____ Credit Report (Collections \$250 per item max to \$1,000, medical max \$1000)
 - Proof of sale of previous property
12. _____ Verifications of Deposit or Copies of bank statements
13. _____ Gift Letter (must have even if DU or LP approved)
14. _____ Verifications of Employment or paystubs with a verbal VOE
15. _____ 2 years Income Tax Returns/ transcripts or TRV’s signed by borrowers
 - Divorce decree / child support stipulation if applicable /or statement for non support
16. _____ VA Certificate of Eligibility
17. _____ FHA MIC – transferred to New Hampshire Housing
18. _____ VA Loan Guaranty Certificate
19. _____ RD Loan Note Guaranty
20. _____ 92900-B Notice to Homebuyer (FHA loans)
21. _____ Other

FHA UFMIP Factor

FHA MOMIP factor

NHHFA UW

***Note endorsement:** “Payable without recourse to the order of New Hampshire Housing Finance Authority, except as provided in the Mortgage Loan Purchase Agreement between the endorser of this note and said Authority”. We also need the title of the person signing included on the form.

****Recorded mortgage & assignment must be forwarded to the authority**

Date

Lender Contact

Phone number

Email