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## LENDER NOTICE

### Loan Submissions

**August 24, 2021**

#### **Introduction**

This lender notice relates to loan submissions, and our hopes to improve turn times.

#### **Summary**

Over the last several weeks, we have noted a trend regarding loan submissions. Staff has found that loan submissions include multiple copies of signed forms and disclosures, unsigned forms and disclosures, and documents that are not required to be submitted. In some cases, loan files have totaled over 1,000 pages because of the unnecessary documents. This adds a tremendous amount of time to our internal processing, leading to delays in loan reviews and delays in loan purchases.

Please advise your staff responsible for loan submissions to follow the Home *Flex* and Home *Preferred* stacking lists found on our [website](#). These stacking lists were updated and published on July 21, 2021, to provide more clarity and specifics as to the documents that are required for each loan type.

We recognize the high volume everyone is experiencing and ask for your assistance with this issue to help us provide the most efficient turn times possible.

Thank you for your continued partnership.

#### **Effective Date: August 24, 2021**

If you have any questions, please contact Mike Chadbourne at [mchadbourne@nhhfa.org](mailto:mchadbourne@nhhfa.org).

Sincerely,

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

