

## **3/22/2010 NJHMFA Bulletin - Updated Second Mortgage Notes**

**Attached are updated Second Mortgage Notes for the following programs:**

- 1. Smart Start Loan Program**
- 2. Live Where You Work (Below 80% median income)**
- 3. Live Where You Work (80% and over median income)**
- 4. Tax Credit Loan Program (Prefund Program)**

**Please destroy all old copies and start using these Notes immediately. Please distribute to your appropriate staff personnel.**