

******NJHMFA Bulletin****New First Payment Letter Instructions****
December 12, 2013**

This Bulletin replaces the information provided in the Bulletin dated June 12, 2013 of the same title.

The First Payment Letter that is provided to the borrower should have the originating lender's name and address information and not Cenlar's information. Please institute this change immediately. The Transfer of Servicing Disclosure would still contain Cenlar's information and is not affected by this change.