

******NJHMFA Bulletin- NJHMFA Homeward Bound Program with a
Smart Start Loan****
July 16, 2015**

When a NJHMFA Smart Start Loan is associated with a first time homebuyer loan in the Homeward Bound program, the participating lender must submit the Smart Start loan to NJHMFA Underwriting for prior approval. Please use the attached checklists for submission. If you have any questions regarding this process please contact Maria Collazo or Cathie Parker. Their contact information is listed in the instructions on the checklist.