

******NJHMFA Bulletin******
CFPB TRID Guidance For Smart Start Loans
November 17, 2015

NJHMFA Smart Start Loans should be disclosed by the participating lender on the new TRID Loan Estimate and Closing Disclosure forms.

Please disregard the directive in the Bulletin dated September 22, 2015 of the same title and distribute this communication to your appropriate staff members.

Smart Start loans that were closed from October 3, 2015 to date under that directive will not be penalized.