

**\*\*\*\*NJHMFA Bulletin\*\*\*\***  
**\*\*\*\*Tax-Exempt Financing Rider & Notice of Recapture Tax\*\*\*\***  
**December 9, 2015**

**This Bulletin is a reminder for the bulletin which was distributed on April 8, 2015.**

On all loans closed on April 8, 2015 and in the future do not use and have the borrower/mortgagor sign the following documents:

1. Form HMFA 612 - HMFA 1-4 Family Tax-Exempt Financing Rider
2. Form HMFA 520 - Notice To Mortgagor Of Potential Federal Recapture Tax

Please distribute this bulletin to your appropriate loan closing staff members.