

******NJHMFA Bulletin******
Homeward Bound Loans with a Smart Start 2nd Mortgage Loan
February 2, 2016

When the Homeward Bound 1st mortgage loan is sent to Titan Lenders Corp. for purchase review the Smart Start 2nd mortgage loan must be sent simultaneously to NJHMFA for purchase review.

The Smart Start file should contain the following:

1. Original Note
2. Allonge (if applicable)
3. Mortgage (certified true copy)
4. Assignment of Mortgage (certified true copy) {if applicable}
5. Smart Start Award Letter
6. Loan Estimate (LE) and Closing Disclosure (CD) on loans closed after 10/3/15 (as referenced in the 11/17/15 NJHMFA Bulletin)