

**\*\*\*\*NJHMFA Bulletin\*\*\*\***  
**Sample Closing Disclosure (CD) and Loan Estimate (LE) for**  
**Smart Start Loans**  
**Tuesday, March 15, 2016**

Attached are sample Closing Disclosure (CD) and Loan Estimate (LE) forms for New Jersey Housing and Mortgage Finance Agency Smart Start loans.

Please use these samples as a guide when entering the data on the live documents for Smart Start loans.