

**\*\*\*\*NJHMFA Bulletin\*\*\*\***  
**Smart Start Documents**  
**November 30, 2016**

This Bulletin is a reminder that a sample Smart Start Note, Smart Start Loan Estimate and Smart Start Closing Disclosure are available on our website [www.njhousing.gov](http://www.njhousing.gov).

Once on the website click on the Media Room tab. Next choose Download, Documents and Resources located in the left column. Next choose Lender Resources located in the left column. This will take you to the Resources for Lenders page. Under the Forms and Checklists heading you will find Smart Start Documents.

Here are the links to the Smart Start Documents:

[http://www.state.nj.us/dca/hmfa/media/download/lenders/len\\_mbs\\_smartstart\\_loan\\_estimate.pdf](http://www.state.nj.us/dca/hmfa/media/download/lenders/len_mbs_smartstart_loan_estimate.pdf)

[http://www.state.nj.us/dca/hmfa/media/download/lenders/len\\_mbs\\_smartstart\\_closing\\_disclosure.pdf](http://www.state.nj.us/dca/hmfa/media/download/lenders/len_mbs_smartstart_closing_disclosure.pdf)

[http://www.state.nj.us/dca/hmfa/media/download/lenders/len\\_mbs\\_smartstart\\_note\\_5yr\\_w\\_interest.pdf](http://www.state.nj.us/dca/hmfa/media/download/lenders/len_mbs_smartstart_note_5yr_w_interest.pdf)