

******NJHMFA Bulletin - Addendum******
Smart Start Documents
December 2, 2016

This Bulletin is an **addendum to the Bulletin below issued on November 30, 2016.**

Please note the following:

The *Addendum to the LE/CD is a required component* and Smart Start loans disclosed without them will potentially be considered non-compliant and could disqualify the first mortgage from being purchased.

Please distribute this Bulletin to your appropriate staff members.

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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.

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_closing_disclosure.pdf

http://www.state.nj.us/dca/hmfa/media/download/lenders/len_mbs_smartstart_note_5yr_w_interest.pdf