

## Down Payment Assistance (DPA) - Closed Loan Submission Checklist

*For use with HomeSeeker & Smart Start Loan applications made in connection with  
Homeward Bound and First Time Homebuyer Purchase Programs*

**BORROWER NAME(S):** \_\_\_\_\_

DPA Loan Number: \_\_\_\_\_ Agency 1<sup>st</sup> Mortgage Loan Number: \_\_\_\_\_

**Agency 1<sup>st</sup> Mortgage Loan Type** (check applicable program):     **FHA**             **VA**             **USDA**

HomeSeeker & Smart Start DPA(Down Payment Assistance) loans are only available to eligible homebuyers who obtain first mortgage financing through the New Jersey Housing and Mortgage Finance Agency’s (NJHMFA) Homeward Bound or First Time Homebuyer Mortgage Programs. The following counties are targeted and eligible for these programs:

**HomeSeeker - Atlantic, Burlington, Camden, Essex, Gloucester, Mercer, Passaic and Union**

**Smart Start – All Counties except 8 Homeseeker Counties\***

\*files reserved on or before 6/05/18, are designated by Smart Growth Locator Map

### Be sure loan file is closed on the correct DPA Note for Homeseeker or Smart Start.

The most recent version can be located here; <http://www.nj.gov/dca/hmfa/lenders/>

The following DPA closed loan documents are required for each prospective Closed Loan submission. The required documents are to be secured with an ACCO- fastener, and must be arranged in the order listed with this Checklist on top. Reminder: electronic signatures are not allowed on NJHMFA loan documents. All Power of Attorney documents must be reviewed and approved prior to closing. **We do not accept loans closed in MERS.**

Enc: Check all that apply	Item #:	Required for:	Form ID:	Document Name:
<input type="checkbox"/>	1	ALL	Note	Homeward Bound 1 <sup>st</sup> Mortgage - Original Note
<input type="checkbox"/>	2	ALL	Note	DPA 2 <sup>nd</sup> Mortgage - Original Note
<input type="checkbox"/>	3	ALL	Allonge	As required for correction of: Homeward Bound or DPA Notes
<input type="checkbox"/>	4	ALL	HMFA-99 (HS)	DPA - Closed Loan Submission Checklist

ATTENTION: If a HomeSeeker or Smart Start (DPA) Loan is found to be defective or fatally flawed for any reason, and the defects or flaws cannot be resolved, the Agency will not purchase the DPA Loan or the accompanying Agency First Mortgage Loan.

Keep in mind that incomplete packages, unsigned documents and incorrect information will delay the purchase process. In addition, any loan revisions following the initial Prior Approval Underwriting Submission to the Agency must be forwarded to the Agency for an updated approval prior to the loan closing occurring. Additional conditions and/or a revised HomeSeeker Award letter (FHA) may be required.

#### PARTICIPATING LENDER CONTACT INFORMATION:

Provide contact information of the Post-Closing Department Manager.

Name: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

Address: \_\_\_\_\_ Email Address: \_\_\_\_\_

Please forward the completed DPA checklist together with the requested documentation as follows:

#### NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

ATTENTION: SF: Government Loan Collateral  
637 SO. CLINTON AVENUE, TRENTON NJ 08611  
(For use with overnight delivery services)

### Purchasing Staff Contact Information

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