

Steps to requesting the “Certification of Eligibility” and “Consent to Mortgage”

Certification of Eligibility

1. Request for Certification of Eligibility (COE) forms for FHA 247 and HUD 184A loans can be obtained from the Department of Hawaiian Home Lands (DHHL) Loan Services Branch by calling (808) 620-9240 and asking for the assigned DHHL loan officer.
 - Please note that the COE form is a legal size document (8.5” x 14”) and if it was emailed to you, be sure that your printer property size is set to **legal** before printing this form. COE’s submitted on letter size paper or reduced images of this form on legal size paper will not be accepted.
 - The COE is a HUD approved form and can’t be altered.
2. Complete items 1 thru 8 in Part 1 of the COE form.
 - If Part 1 is incomplete, this will cause delays in processing, or the form being returned to the lender/broker unprocessed.
 - Forms without original signatures from the lender/broker and lessee(s) will not be accepted. **(If a POA will be used to sign a DHHL document (i.e.: COE, Rider, Lease), the POA will have to be reviewed and approved by the Attorney Generals Legal Office (AG’s) first.)**
 - Forms with white-out/correction tape will not be accepted.
 - Only the lessee is required to sign the COE form and not the co-borrower(s). In cases where there are multiple lessees, all lessees must sign the COE form.
3. Forward the signed COE form along with a cover letter to either address listed below. The cover letter must include the following information:
 - Gross loan amount including MIP or Guarantee Fee, type of loan, loan purpose, name of lessee(s), property address, TMK and the Mortgagee Clause.
 - For pending lease transfer/purchase transactions, please include the name of the current lessee/seller in your cover letter and a copy of the DHHL Homestead Lease Transfer Request form signed by all parties and time stamped received by the department. In cases where a completed Lease Transfer Request has not yet been received by DHHL, the COE will be returned unprocessed.
 - **Please note that this COE form can only be submitted to DHHL by the lender/broker and not by the applicant or any other party.**

Department of Hawaiian Home Lands	or	Department of Hawaiian Home Lands
Attn: Loan Services Branch		Attn: Loan Services Branch
P.O. Box 1879		91-5420 Kapolei Parkway
Honolulu, Hawaii 96805		Kapolei, Hawaii 96707
4. Upon completion, DHHL mails the original COE back to the processing agency or lender/broker. The completed COE is valid for 120 days.
5. DHHL timeline to complete and return COE to lender:
 - Refinance transactions is 2-4 weeks from the date of DHHL’s receipt of the COE request.
 - Sales/Transfers require blood quantum clearance, and the processing of the COE can take 8 weeks or longer. Inquires after 8 weeks on the status of the blood clearance should be made to the DHHL Homestead Assistant by the seller/lessee and not any other party.

Consent to Mortgage

Please do not request a Consent to Mortgage until the COE form has been completed and returned to you AND you have received FINAL Underwriting loan approval.

1. Submit your request for the Consent to Mortgage (CTM) document on your company letterhead to either address listed above. The cover letter must include the following information:
 - Gross loan amount including MIP or Guarantee Fee, type of loan, loan purpose, name of lessee(s), property address, TMK and the Mortgagee Clause.
 - For pending lease transfer/purchase transactions, please include the name of the current lessee/seller.
 - If you are a broker, be sure to include the name of the FHA lender as it would appear on the mortgage.
2. Attach the following documents:
 - Copy of completed COE form
 - Uniform Residential Loan Application
 - Credit Report
 - FHA Loan Underwriting and Transmittal Summary
 - Desktop Underwriter Findings with loan approval or Underwriter’s loan approval. (If the DU underwriting findings doesn’t show a loan recommendation of **Approve/Eligible** you must include the Underwriter’s loan approval.) For USDA RD guaranteed loans, please include copy of loan guaranty commitment from USDA.
 - **For 203K loans please include a copy of Construction Contract and Appraisal.**
3. DHHL staff reviews the CTM request and contacts lender for additional information if necessary.
4. DHHL staff prepares the CTM document and forwards to the Chairman for approval/signature.
5. Upon completion, DHHL mails a copy of the executed CTM document to the lender/broker and retains the original to be recorded when the mortgage is submitted for recordation. (The lender/broker has the option of picking up their copy of the completed CTM document from DHHL.)
6. DHHL timeline is 2-4 weeks from the date of DHHL’s receipt of the CTM request.