

STEPS TO RECORDING MORTGAGES WITH DHHL

Recording Mortgages “Not” Involving a Lease Transfer or Amendment

1. Mortgage recordings must go through an escrow company.
2. Escrow must forward the recordation packet to the address listed below before 12:00 noon, **two (2)** working days prior to the date of recordation.

Department of Hawaiian Home Lands
Attn: Loan Services Branch
91-5420 Kapolei Parkway
Kapolei, Hawaii 96707
3. Recordation packet must include the following:
 - Cover letter on company letterhead indicating day of recordation with contact name and phone number.
 - Settlement Statement.
 - **1 original and 2 copies of the mortgage document to be recorded. (Please do not stamp “Copy” on the 2 copies of the mortgage provided.)**
 - Mortgage documents must be individually clipped or stapled.
 - For FHA mortgages requiring a DHHL Mortgage Insurance Program Rider or 184A mortgages requiring a DHHL Native Hawaiian Housing Loan Guarantee Rider, the recordation packet must include the **original and 2 copies of the Rider document signed by the lessee(s)**.
4. Staff reviews the recordation packet and contacts escrow for additional information if necessary.
5. Staff records documents and contacts escrow with recording clearance. **(Please do not call for recording clearance.)**
6. Copy of the recorded documents will be returned to escrow and not the lender.

Recording Mortgages “Involving” a Lease Transfer or Amendment

1. Lenders please **DO NOT** close your loan before the lessee(s) have signed the pending DHHL lease transfer or amendment. Please email Lili Ann Sora at liliann.s.sora@hawaii.gov two weeks prior to your tentative recordation date to confirm if the pending lease transfer or amendment has been executed.
2. Mortgage recordings must go through an escrow company.
3. Escrow must forward the recordation packet to DHHL before 12 noon, **five (5)** working days prior to the date of recordation. **(The 5 working day lead time is necessary in order to have the Chairman sign the lease transfer or amendment prior to the recordation date.)**
4. Recordation packet must include the following:
 - Cover letter on company letterhead indicating day of recordation with contact name and phone number.
 - Settlement Statement for both buyer and seller.
 - **1 original and 2 copies of mortgage document to be recorded. (Please do not stamp “Copy” on the 2 copies of the mortgage provided.)**
 - Mortgage documents must be individually clipped or stapled.
 - For FHA mortgages requiring a DHHL Mortgage Insurance Program Rider or 184A mortgages requiring a DHHL Native Hawaiian Housing Loan Guarantee Rider, the recordation packet must include the **original and 2 copies of the Rider document signed by the lessee(s)**.
5. Staff reviews the recordation packet and contacts escrow for additional information if necessary.
6. Staff records documents and contacts escrow with recording clearance. **(Please do not call for recording clearance.)**
7. Copy of the recorded documents will be returned to escrow and not the lender.

-
- ❖ Lenders should provide escrow with a copy of the completed Certification of Eligibility (COE) form which will disclose outstanding obligations attached to the lease.
 - ❖ Do not attach the Consent to Mortgage, DHHL Mortgage Insurance Program Rider or DHHL Native Hawaiian Housing Loan Guarantee Rider as an addendum to mortgage. These documents are recorded separate from the mortgage.
 - ❖ To obtain a loan payoff for a DHHL loan, please fax your request to the DHHL Fiscal Office at (808) 620-9349, attention to Tuan Tran.
 - ❖ The DHHL Awards Branch handles new lease awards and the recording timeline for these transactions are longer. Please contact the assigned DHHL Housing Specialist for instructions.