Steps to requesting the "Certification of Eligibility" and "Consent to Mortgage"

Certification of Eligibility (COE)

1. Request for COE forms for FHA 247 and HUD 184A loans can be obtained from the Department of Hawaiian Home Lands (DHHL) website or by calling (808) 730-0293 Loan Services Branch
    - 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 NOT be altered.
2. Complete items 1 through 8 in Part 1 of the COE form.
    - 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.
    - ALL lessee(s) must sign the COE form; only lessee(s) sign
3. Submit the signed COE form along with a cover letter to either address listed below. The cover letter must include the following information:
    - TOTAL Gross loan amount, loan type, loan purpose, lessee(s) name, property address, TMK & 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 with time stamped received by DHHL.
    - **Please note the 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 Attn: **Loan Services Branch** P.O. Box 1879 Honolulu, Hawaii 96805	**or**	Department of Hawaiian Home Lands Attn: **Loan Services Branch** 91-5420 Kapolei Parkway 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 transaction 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 (CTM)

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

1. Submit your request for the 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, loan type, 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 with lessee as main Borrower or B1
    - Credit Report
    - FHA Loan Underwriting and Transmittal Summary or MCAW; 92900 -LT fully completed: CHUMS ID#, Reviewer of Appraisal, Risk Class, Risk Assessment, LDP/SAM
    - Automated Underwriter Findings (DU or LP) with "Approve/Eligible" or "Accept" or Underwriter's loan approval. For USDA RD guaranteed loans, please include copy of loan guaranty commitment from USDA.
    - Appraisal if loan purpose is new construction, renovation loans or cash out is more than $100,000
    - Copy of Construction Contract if loan purpose is new construction, renovation or interim financing
    - Reason for cashout letter if cash out is more than $100,000
    - Relationship letter if borrower and coborrower are not spouses
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.