

STEPS TO RECORDING MORTGAGES WITH DHHL

- ❖ Lenders should provide escrow with a copy of the completed Certification of Eligibility (COE) form which will disclose outstanding obligations attached to the lease.
- ❖ **Mortgage should be only to lessee and colessee**
- ❖ Mortgage recordation must go through an escrow company.
- ❖ **Escrow to Deliver to:**
 - Department of Hawaiian Home Lands
 - Loan Services Branch
 - 91-5420 Kapolei Parkway
 - Kapolei, Hawaii 96707
- ❖ DHHL reviews the recordation packet and contacts escrow for additional information if necessary.
- ❖ 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.
- ❖ DHHL records documents & contacts escrow with recording clearance. (**Do not call for recording clearance.**)
- ❖ Copy of the recorded documents will be returned to escrow and not the lender.

Recording Mortgages “Not” Involving a Lease Transfer or Amendment

- **TIMING:** Escrow must deliver the recordation packet to DHHL before 12:00 noon, **two (2)** working days prior to the date of recordation.
- **PACKET:** must include the following
 - ☐ **Cover letter** on company letterhead indicating day of recordation with contact name, email & phone number.
 - ☐ **Settlement Statement.** must reflect conditions of COE satisfied
 - ☐ **1 original + 2 copies of the Mortgage document to be recorded. Do not stamp “Copy” on the 2 copies of the mortgage provided.**
 - ☐ Mortgage documents must be **individually clipped or stapled.**
 - ☐ **1 original + 2 copies of the Mortgage Insurance Program Rider or Loan Guarantee Rider**
 - ☐ **1 original + 2 copies of Lease Addendum Prohibition of Illegal Activity or Nuisance,** if required

Recording Mortgages “Involving” a Lease Transfer or Amendment

- **IMPORTANT:** 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.
- **TIMING:** Escrow must deliver the recordation packet to DHHL before 12:00 noon, **five (5)** working days prior to the date of recordation. (**The 5 working day lead time starts when packet is complete and is necessary in order to have the Chairman sign the lease transfer or amendment prior to the recordation date.**)
- **PACKET:** must include the following
 - ☐ **Cover letter** on company letterhead indicating day of recordation with contact name, email & phone number.
 - ☐ **Settlement Statement** must reflect conditions of COE satisfaction
 - ☐ **1 original + 2 copies of the Mortgage document to be recorded. Do not stamp “Copy” on the 2 copies of the mortgage provided.**
 - ☐ Mortgage documents must be **individually clipped or stapled.**
 - ☐ **1 original + 2 copies of the Mortgage Insurance Program Rider or Loan Guarantee Rider**
- ❖ To obtain a loan payoff for a DHHL loan, please contact the DHHL fiscal office by email: Tuan Tran at ahntuan.tran@hawaii.gov or Wayne Takahashi at wayne.t.takahashi@hawaii.gov.
- ❖ The DHHL Awards Branch handles new lease awards and the recording timeline for these transactions vary. Please contact the assigned DHHL Housing Specialist for instructions.