

## **8-3-09 NJHMFA Bulletin - Rate Increase Announcement**

**NJHMFA's interest rates have been increased as follows effective immediately August 3, 2009:**

### **First Time Home Buyer 30 Year Term**

**5.750% - First Mortgage with no Smart Start assistance  
6.125% - First Mortgage with 2% Smart Start assistance  
6.250% - First Mortgage with 3% Smart Start assistance  
6.500% - First Mortgage with 4% Smart Start assistance**

**The 40 year term requires an additional add-on of .125%**

### **Home Plus**

**6.125 with 3 points**

### **Purchase/Rehabilitation Mortgage Program**

**6.125 with 3 points**