

**\*\*\*\*New NJHMFA Police & Fire (PFRS) Program Interest Rate  
Effective February 15, 2014\*\*\*\***

The interest rate for the Police & Fire Retirement System (PFRS) mortgage loan program effective February 15, 2014 will be 3.68%.

The PFRS loan program is only open to trade-up and first time homebuyers. Refinance loans are still ineligible in this program.