

******NJHMFA Interest Rate Decrease Announcement******
February 11, 2014

NJHMFA's interest rates will be decreased as follows effective Tuesday, February 11, 2014.

First Time Home Buyer 30 Year Term

- 4.875% - First Mortgage with no Smart Start assistance
- 5.250% - First Mortgage with 2% Smart Start assistance
- 5.375% - First Mortgage with 3% Smart Start assistance
- 5.625% - First Mortgage with 4% Smart Start assistance