

**\*\*\*\*NJHMFA Interest Rate Decrease Announcement\*\*\*\***  
**September 26, 2014**

NJHMFA's interest rates will be decreased as follows effective Friday, September 26, 2014.

First Time Home Buyer 30 Year Term

- 4.500% - First Mortgage with no Smart Start assistance
- 4.875% - First Mortgage with 2% Smart Start assistance
- 5.000% - First Mortgage with 3% Smart Start assistance
- 5.250% - First Mortgage with 4% Smart Start assistance