

******NJHMFA Bulletin****Interest Rate Decrease Announcement******
January 12, 2015

NJHMFA's interest rates will be decreased as follows effective Monday, January 12, 2015.

First Time Home Buyer 30 Year Term

- 4.000% - First Mortgage with no Smart Start assistance
- 4.375% - First Mortgage with 2% Smart Start assistance
- 4.500% - First Mortgage with 3% Smart Start assistance
- 4.750% - First Mortgage with 4% Smart Start assistance