

**\*\*\*\*NJHMFA Interest Rate Decrease Announcement\*\*\*\***  
**April 20, 2015**

NJHMFA's interest rates will be decreased as follows effective Monday, April 20, 2015.

First Time Home Buyer 30 Year Term

- 3.750% - First Mortgage with no Smart Start assistance
- 4.125% - First Mortgage with 2% Smart Start assistance
- 4.250% - First Mortgage with 3% Smart Start assistance
- 4.500% - First Mortgage with 4% Smart Start assistance