The New Jersey Housing and Mortgage Finance Agency is excited to announce its transition to live, real-time interest rates and pricing. Beginning today, to view our super competitive interest rates and pricing you will need to log into our Internet Loan Reservation System (ILRS).

How to Retrieve our Competitive Real Time Interest Rates and Pricing

Click here to be taken to the ILRS: https://www.njhmfa.org/live

To log on you will need your assigned:
- Originator Id Number
- Branch
- Username
- Password

If you are unable to log into the ILRS, please contact your company's assigned ILRS Administrator to grant you access to this system.

ILRS Administrator
- If you are unable to login or have forgotten your required login information please contact Nancy Downs at ndowns@njhmfa.gov or 609-278-7554.

Reminder: As of this evening at 5pm all ILRS Users will be required to change their password to gain access to the system.