

**\*\*\*\*NJHMFA Interest Rate Increase Announcement\*\*\*\***  
**July 18, 2013**

NJHMFA's interest rates will be increased as follows effective Friday, July 19, 2013.

First Time Home Buyer 30 Year Term

- 4.750% - First Mortgage with no Smart Start assistance
- 5.125% - First Mortgage with 2% Smart Start assistance
- 5.250% - First Mortgage with 3% Smart Start assistance
- 5.500% - First Mortgage with 4% Smart Start assistance