

**\*\*\*\*NJHMFA Interest Rate Increase Announcement\*\*\*\***  
**February 24, 2014**

NJHMFA's interest rates will be increased as follows effective Monday, February 24, 2014.

First Time Home Buyer 30 Year Term

- 5.000% - First Mortgage with no Smart Start assistance
- 5.375% - First Mortgage with 2% Smart Start assistance
- 5.500% - First Mortgage with 3% Smart Start assistance
- 5.750% - First Mortgage with 4% Smart Start assistance