

**\*\*\*\*NJMHFA Interest Rate Adjustment Announcement\*\*\*\*  
August 4, 2015**

The interest rate on the First Time Home Buyer program has increased. The Homeward Bound and Stay At Home programs have remained the same. Please remember that government insured first time home buyer loans are eligible for the Homeward Bound program.

Please note the following NJHMFA program interest rates below effective August 4, 2015:

- Homeward Bound – 4.00%
- Homeward Bound with Smart Start – 4.75%
- Stay At Home – 4.00%
- First Time Home Buyer – 5.00%
- First Time Home Buyer with Smart Start – 5.75%