

PARTICIPATING LENDER LIST

NJHMFA's **Down Payment Assistance Program** is available Statewide. Our Lender Referral tool is available on our website, and we will refer you to up to 3 active participating lenders.

<https://www.njhousing.gov/homeownership/buyers/lenders>

The Participating Lenders listed below are listed in order of participation in our program, with the most active listed first. Lenders who have not reserved loans with NJHMFA in recent months are not shown.

1	Advisor's Mortgage Group	732-292-3133	26	Meridian Bank	609-241-7028
2	Gateway Mortgage Group	856-810-1222	27	Success Mortgage Partners Inc	855-284-2214
3	NFM, Inc.	856-912-4748 or 201-537-9515	28	Jersey Mortgage Company of NJ	800-342-6597 or 908-276-2442
4	CrossCountry Mortgage LLC	877-351-3400	29	NorthPointe Bank	888-672-5626
5	Annie-Mac (ANMAC)	866-312-6682	30	Citizens Bank N.A.	888-514-2300
6	Guaranteed Rate, Inc.	609-481-3651	31	Fulton Bank-The Bank	609-346-7451
7	Allied Mortgage Group	856-762-2740	32	Tam Lending Center Inc.	856-795-5900
8	CMG Mortgage Inc.	866-659-8989	33	FM Home Loans LLC fka First Me	888-210-0706
9	NJ Lenders Corporation	973-890-0005	34	EMM Loans	856-793-1400
10	Prosperity Home Mortgage	877-275-1762	35	Guaranteed Rate Affinity LLC	866-912-4200
11	Nation One Mortgage Corp	856-334-1200	36	American Financial Network	888-636-7573
12	Greentree Mortgage Company	856-596-8858	37	Paramount Residential	609-281-5532
13	loanDepot.com, LLC	888-337-6888	38	United Mortgage Corp	732-908-7905 or 631-724-7070
14	1st Colonial Community Bank	856-869-3250	39	PrimeLending, A Plains Capital	732-543-7200
15	MLD Mortgage, Inc.	800-203-5502	40	Union Home Mortgage Corp.	800-767-4684
16	Movement Mortgage	877-314-1499	41	Guild Mortgage Company LLC	800-283-8823 or 800-365-4441
17	First Citizens Community Bank	609-209-3800	42	Philadelphia Mortgage Advisors	609-398-8600
18	Absolute Home Mortgage Corp.	973-237-9002	43	Sun West Mortgage Company	800-453-7884
19	Cardinal Financial Company	856-561-4944	44	Lower LLC	732-796-5959
20	New American Funding LLC	800-450-2010	45	Pinnacle Mortgage Inc.	973-887-6100
21	Newrez LLC	848-200-1700			
22	Primary Residential Mortgage	800-255-2792			
23	Fairway Independent Mortgage	609-448-5652 or 732-809-8595			
24	Acre Mtg. and Financial, Inc.	856-810-1000			
25	U.S. Mortgage Corp.	800-562-6715			

The Participating Lenders listed below are authorized to offer our programs, but they have not reserved loans in recent months.

East Coast Capital, Greenway Mortgage Funding Corp, DHI Mortgage, NEW FED MORTGAGE CORP, Waterstone Mortgage Corp, WSFS DBA WSFS Mortgage, Panorama Mortgage Group LLC, Nations lending, American Pacific Mortgage Corp, American Federal Mortgage, Firsttrust Savings Bank, Amres Corporation, Princeton Mortgage Corporation, The Federal Savings Bank

POLICE AND FIREMEN'S RETIREMENT SYSTEM MORTGAGE PROGRAM

This program, which can be used for new mortgages, is administered through private lenders who have the necessary information to answer questions on the program.

Terms: Please call a participating lender for current rate. Rates are set twice a year in February and August. Rate is based on the 10-year Treasury bill plus 1%.

1	NJ Lenders Corporation	973-890-0005	22	Pinnacle Mortgage Inc.	973-887-6100
2	Advisor's Mortgage Group	732-292-3133	23	Cardinal Financial Company	855-561-4944
3	CrossCountry Mortgage LLC	877-351-3400	24	Citizens Bank N.A.	888-514-2300
4	CMG Mortgage Inc.	866-659-8989	25	Tam Lending Center Inc.	856-795-5900
5	loanDepot.com, LLC	888-337-6888	26	American Financial Network	888-636-7573
6	Prosperity Home Mortgage	877-275-1752	27	Greenway Mortgage Funding Corp	732-832-2967
7	Movement Mortgage	877-314-1499	28	The Federal Savings Bank	877-788-3520
8	Newrez LLC	848-200-1700			
9	Guaranteed Rate, Inc.	609-481-3651			
10	NorthPointe Bank	888-672-5626			
11	MLD Mortgage, Inc.	800-203-5502			
12	Annie-Mac (ANMAC)	866-312-6682			
13	DHI Mortgage	512-502-0545 or 267-520-3316			
14	1st Colonial Community Bank	856-869-3250			
15	Guaranteed Rate Affinity LLC	866-912-4200			
16	NFM, Inc.	856-912-4747 or 201-537-9515			
17	Nation One Mortgage Corp	856-334-1200			
18	Absolute Home Mortgage Corp.	973-237-9002			
19	Acre Mtg. and Financial, Inc.	856-810-1000			
20	Valley National Bank	800-225-5859			
21	NVR Mortgage	856-679-4760			