

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>

Participating lenders listed below are arranged by their level of loans sold to us within the previous 6 months. This list is updated quarterly to reflect current participation levels to provide an accurate representation of lender engagement.

1	Guaranteed Rate, Inc.	609-481-3651	21	Fairway Independent	609-448-5652 or 732-809-8595
2	CrossCountry Mortgage LLC	877-351-3400	22	Paramount Residential	609-281-5532
3	Advisor's Mortgage Group	732-292-3133	23	U.S. Mortgage Corp.	800-562-6715
4	NFM, Inc.	856-912-4748 or 201-5379515	24	Acre Mtg & Financial Inc.	856-810-1000
5	Nation One Mortgage Corp	856-334-1200	25	First Alliance Home Mortgage	732-582-3338
6	Annie-Mac (ANMAC)	866-312-6682	26	Tam Lending Center Inc.	856-795-5900
7	loanDepot.com, LLC	888-337-6888	27	The Federal Savings Bank	201-225-8300
8	Affordable Mortgage	609-646-5555	28	Cardinal Financial Company	856-561-4944
9	Meridian Bank	609-241-7028	29	PrimeLending, A PlainsCapital	732-543-7200
10	CMG Mortgage Inc.	800-485-4407	30	Success Mortgage Partners	855-284-2214
11	Allied Mortgage Group	856-762-2740	31	WSFS DBA WSFS Mortgage	215-896-7679
12	Prosperity Home Mortgage	877-275-1762	32	Cornerstone First Mortgage	858-514-3600
13	1st Colonial Community Bank	856-869-3250	33	Fulton Bank-The Bank	609-346-7451
14	Absolute Home Mortgage	973-237-9002	34	Newrez LLC	848-200-1700
15	EMM Loans	856-793-1400	35	East Coast Capital	877-781-7788
16	Movement Mortgage	877-314-1499	36	FM Home Loans LLC fka First	888-210-0706
17	Gateway Mortgage Group	856-810-1222	37	Everett Financial	972-447-5700
18	New American Funding LLC	800-450-2010	38	First Citizens Community Bank	609-209-3800
19	MLD Mortgage, Inc.	800-203-5502	39	Citizens Bank N.A.	888-514-2300
20	Luminate Bank	952-939-7200	40	First Citizens Community Bank	609-209-3800

The lenders listed below are authorized participants in the Agency's programs and have sold at least one loan to the Agency within the preceding six months. Their production volume during this period was lower than that of the lenders above. Additional lenders are approved to participate in the Agency's programs but have not sold any loans within the past six months and, therefore, are not included in this listing.

First Citizens Community Bank, American Financial Network, Embrace Home Loans, United Mortgage Corp, Princeton Mortgage Corporation, 1st 2nd Mortgage company of NJ, Millenium Home Mortgage LLC, TJC Mortgage, Greenway Mortgage Funding Corp, Union Home Mortgage Corp., Guaranteed Rate Affinity LLC, US Bank, Geneva Financial llc, Presidential Bank Mortgage, Developer's Mortgage Company, Philadelphia Mortgage Advisors, Benchmark, Envoy Mortgage, NEW FED MORTGAGE CORP, First Heritage Financial LLC, DHI Mortgage, NJHMFA, NVR Mortgage, American Federal Mortgage, Valley National Bank, Bond Street Mortgage LLC, Nationwide Mortgage Bankers, Sun West Mortgage Company, NorthPointe Bank, Lower, LLC, Pinnacle Mortgage Inc., Guild Mortgage Company LLC, Waterstone Mortgage Corp, American Pacific Mortgage Corp, Panorama Mortgage Group LLC, Amres Corporation, Funding Resource Mortgage, Mortgage Country LLC, Firsttrust Savings Bank, T2 Financial LLC, Mid Penn Bank, DAS Acquisition Company, Contour Mtg. Corp, Kwik Mtg Corp, Meadowbrook Fin. Mtg. Bank Corp, My Mortgage, Inc, Provident Bank, ION Bank, Harbor One Mortgage LLC, Cliffco Inc., Quaint Oak Mortgage, LLC, Univest Bank & Trust Co, Total Mortgage Services, LLC, Stellar Mortgage Corporation, Keystone Funding, Inc., TJC Mortgage, American Financial Network, Princeton Mortgage Corporation, United Mortgage Corp, Millenium Home Mortgage LLC, 1st 2nd Mortgage company of NJ, Embrace Home Loans, Guaranteed Rate Affinity LLC, Greenway Mortgage Funding Corp



POLICE AND FIREMAN RETIREMENT SYSTEM MORTGAGE PROGRAM

Participating lenders listed below are arranged by their level of loans sold to us within the previous 6 months. This list is updated quarterly to reflect current participation levels to provide an accurate representation of lender engagement. Note: Any Lender who has left or was removed as a Participating Lender are not going to be shown here

Terms: Please contact a participating lender below 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	Advisor's Mortgage Group	732-292-3133
2	CMG Mortgage Inc.	800-485-4407
3	Citizens Bank N.A.	888-514-2300
4	CrossCountry Mortgage LLC	877-351-3400
5	Guaranteed Rate, Inc.	609-481-3651
6	Luminate Bank	952-939-7200
7	Annie-Mac (ANMAC)	866-312-6682
8	loanDepot.com, LLC	888-337-6888
9	DHI Mortgage	512-502-0545 or 267-520-3316
10	1st Colonial Community Bank	856-869-3250
11	EMM Loans	856-793-1400
12	Valley National Bank	516-465-2271
13	MLD Mortgage, Inc.	800-203-5502
14	Nation One Mortgage Corp	856-334-1200
15	Guaranteed Rate Affinity LLC	866-912-4200
16	NFM, Inc.	856-912-4748 or 201-5379515
17	Millenium Home Mortgage LLC	877-667-8428
18	Bond Street Mortgage LLC	888-588-5522

Additional lenders are approved to participate in the Agency's programs but have not sold any loans within the past six months and, therefore, are not included in this listing.