

## 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	CrossCountry Mortgage LLC	877-351-3400	21	EMM Loans	856-793-1400
2	CMG Mortgage Inc.	866-659-8989	22	Fairway Independent Mortgage	609-448-5652 or 732-809-8595
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	MLD Mortgage, Inc.	800-203-5502
5	Gateway Mortgage Group	856-810-1222	25	The Federal Savings Bank	877-788-3520
6	Guaranteed Rate, Inc.	609-481-3651	26	Acre Mtg & Financial Inc.	856-810-1000
7	Nation One Mortgage Corp	856-334-1200	27	PrimeLending, A Plains Capital	732-543-7200
8	Allied Mortgage Group	856-762-2740	28	Success Mortgage Partners	855-284-2214
9	Annie-Mac (ANMAC)	866-312-6682	29	Guaranteed Rate Affinity LLC	866-912-4200
10	Prosperity Home Mortgage	877-275-1762	30	Tam Lending Center Inc.	856-795-5900
11	Meridian Bank	609-241-7028	31	Paramount Residential	609-281-5532
12	1st Colonial Community Bank	856-869-3250	32	First Citizens Community Bank	609-209-3800
13	NJ Lenders Corporation	973-890-0005	33	Cornerstone First Mortgage	858-514-3600
14	Greentree Mortgage Company	856-596-8858	34	FM Home Loans LLC fka First	888-210-0706
15	Absolute Home Mortgage	973-237-9002	35	American Financial Network	909-228-7648
16	Newrez LLC	848-200-1700	36	Cardinal Financial Company	856-561-4944
17	Movement Mortgage	877-314-1499	37	First Alliance Home Mortgage	732-582-3338
18	loanDepot.com, LLC	888-337-6888	38	Princeton Mortgage Corporation	908-391-9587
19	Affordable Mortgage Advisors	888-462-1080	39	WSFS DBA WSFS Mortgage	215-896-7679
20	New American Funding LLC	800-450-2010			

The lenders listed below are authorized to participate in our programs. However, they have sold us fewer loans in the past 6 months than those listed above. Note: Any Lender who has left or was removed as a Participating Lender are not going to be shown in this list.

TJC Mortgage, Greenway Mortgage Funding Corp, Citizens Bank N.A., 1st 2nd Mortgage company of NJ, Union Home Mortgage Corp., United Mortgage Corp, East Coast Capital, Philadelphia Mortgage Advisors, Benchmark, Envoy Mortgage, Jersey Mortgage Company of NJ, US Bank, DHI Mortgage, American Federal Mortgage, Fulton Bank-The Bank, Nationwide Mortgage Bankers, Millenium Home Mortgage LLC, DAS Acquisition Company, Geneva Financial llc, NVR Mortgage, Columbia Bank, Valley National Bank, Bond Street Mortgage LLC, Tidewater Mortgage Services, Primary Residential Mortgage, Embrace Home Loans, 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, NEW FED MORTGAGE CORP, Firstrust Savings Bank, T2 Financial LLC, Omega Financial Services Inc., First Hope Bank N.A., Ixonia Bank, Mid Penn Bank, Everett Financial, Contour Mtg. Corp, First Heritage Financial LLC, Kwik Mtg Corp, MDE Home Loans, LLC, Bay Equity LLC, Meadowbrook Fin. Mtg. Bank Corp, Presidential Bank Mortgage, SunQuest Funding, LLC, OceanFirst Bank, N.A., My Mortgage, Inc, Provident Bank, Developer's Mortgage Company, ION Bank, Harbor One Mortgage LLC, Clifco Inc., Huntingdon Valley Bank



## POLICE AND FIREMEN'S RETIREMENT SYSTEM MORTGAGE PROGRAM

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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	CMG Mortgage Inc.	866-659-8989	16	First Alliance Home Mortgage	732-582-3338
2	CrossCountry Mortgage LLC	877-351-3400	17	NVR Mortgage	609-707-3165
3	Advisor's Mortgage Group	732-292-3133	18	American Federal Mortgage	862-259-3199
4	Citizens Bank N.A.	888-514-2300	19	EMM Loans	856-793-1400
5	NJ Lenders Corporation	973-890-0005			
6	Annie-Mac (ANMAC)	866-312-6682			
7	Valley National Bank	516-465-2271			
8	Guaranteed Rate, Inc.	609-481-3651			
9	DHI Mortgage	512-502-0545 or 267-520-3316			
10	loanDepot.com, LLC	888-337-6888			
11	1st Colonial Community Bank	856-869-3250			
12	Newrez LLC	848-200-1700			
13	MLD Mortgage, Inc.	800-203-5502			
14	NFM, Inc.	856-912-4748 or 201-5379515			
15	Guaranteed Rate Affinity LLC	866-912-4200			

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Panorama Mortgage Group LLC, NJHMFA, Allied Mortgage Group, Columbia Bank, Cardinal Financial Company, U.S. Mortgage Corp., FM Home Loans LLC fka First Me, Acre Mtg & Financial Inc., Greentree Mortgage Company, PrimeLending, A PlainsCapital, Fulton Bank-The Bank, Fairway Independent Mortgage, Meridian Bank, Greenway Mortgage Funding Corp, Absolute Home Mortgage Corp., Gateway Mortgage Group, American Financial Network, Bond Street Mortgage LLC, Union Home Mortgage Corp., Tidewater Mortgage Services, Prosperity Home Mortgage, Philadelphia Mortgage Advisors, Movement Mortgage, Benchmark, Nationwide Mortgage Bankers, Success Mortgage Partners Inc, Primary Residential Mortgage, Embrace Home Loans, Envoy Mortgage, New American Funding LLC, Paramount Residential, United Mortgage Corp, Sun West Mortgage Company, The Federal Savings Bank, Nation One Mortgage Corp, NorthPointe Bank, Lower, LLC, Tam Lending Center Inc., Pinnacle Mortgage Inc., Guild Mortgage Company LLC, Waterstone Mortgage Corp, East Coast Capital, American Pacific Mortgage Corp, Princeton Mortgage Corporation, Jersey Mortgage Company of NJ, Amres Corporation, Funding Resource Mortgage, Mortgage Country LLC, 1st 2nd Mortgage company of NJ, WSFS DBA WSFS Mortgage, First Citizens Community Bank, NEW FED MORTGAGE CORP, Firstrust Savings Bank, T2 Financial LLC, Omega Financial Services Inc., Millenium Home Mortgage LLC, Cornerstone First Mortgage, First Hope Bank N.A., Ixonia Bank, Mid Penn Bank, TJC Mortgage, US Bank, DAS Acquisition Company, Everett Financial, Affordable Mortgage Advisors, Contour Mtg. Corp, First Heritage Financial LLC, Kwik Mtg Corp, MDE Home Loans, LLC, Bay Equity LLC, Geneva Financial llc, Meadowbrook Fin. Mtg. Bank Corp, Presidential Bank Mortgage, SunQuest Funding, LLC, OceanFirst Bank, N.A., My Mortgage, Inc, Provident Bank, Developer's Mortgage Company, ION Bank, Harbor One Mortgage LLC, Cliffco Inc., Huntingdon Valley Bank