



New Jersey programs for FIRST TIME HOMEBUYERS

The New Jersey First Time Homebuyer program offers **low down-payment, below-market, fixed interest rate loans** to first-time homebuyers in the garden state!

NEED HELP WITH A DOWN PAYMENT OR CLOSING COSTS?

NJ SMART START Program

A second mortgage for down payment and/or closing costs up to 4% of the first mortgage

- Available to participants who are purchasing homes in Smart Growth areas
- Income limits & purchase price limits apply
- Property must be borrower's primary residence for life of the loan

Eligible Borrowers

- First Time Homebuyers
- No other residential properties may be owned
- Minimum credit score of 620
- Property must be borrower's primary residence

Low Down Payment Requirements

- 3.5% down payment for FHA insured loans
- 100% financing for VA and USDA Loans

Purchase Price & Income Limits

- Purchase price & income limits are determined by the area of purchase as well as family size

Eligible Properties

- One-family units, including condos
- 2-4 family dwellings if five years or older

Loan Terms

- 30 year FHA, VA, or USDA loans

PLEASE SPEAK WITH YOUR TRIDENT MORTGAGE CONSULTANT FOR FULL DETAILS



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NJ

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