



Monmouth County Division of Planning Office of Community Development

Hall of Records Annex
One East Main Street
Freehold, NJ 07728
Office (732) 431-7460
Fax (732) 308-2995

Dear Prospective First-Time Homebuyers:

The Monmouth County Office of Community Development office has developed The First-Time Homebuyers Program to provide financial assistance to low and moderate income eligible county residents interested in purchasing a home. Financial assistance is provided in the form of a deferred second payment mortgage loan not to exceed \$10,000 that may be used towards down payment and/or closing costs.

Enclosed is a list of participating lending institutions that are qualified to assist you with this program. If you prefer to conduct business with a mortgage lender other than the one on the attached list, please have them contact our office so that we may qualify them as your lender of choice.

The lending institution is the primary contact for the First-Time Homebuyers Program and is responsible for collecting and forwarding your information to this office for processing. In order to apply for assistance from Monmouth County, you must have a Contract of Sale in place. When you apply for a mortgage for the property you intend to purchase, you will then apply for down payment assistance. You will also need to take a Housing Counseling class from a certified HUD approved agency, as your completion certificate must accompany your application. **Please make sure you fill out the "Application for Down Payment Assistance" at the bank or lending institution. The lender will then forward all necessary documents to qualify you to our office, and we will determine whether or not you have met the requirements to receive assistance.** Once the determination has been made, you will receive a preliminary letter that will inform you of the necessary steps to complete the process. Final approval decisions regarding a closing date will be made in approximately eight to ten weeks from our receipt of your application. The County will review and approve all documents identified in the First-Time Homebuyers Program Document Checklist. All closing documents must be reviewed and approved by County Counsel, so please arrange your closing schedule accordingly.

If you have any questions, please feel free to contact Debbie Dovedytis by email at debra.dovedytis@co.monmouth.nj.us or by phone at (732) 431-7460 extension 5736.

Sincerely,

A handwritten signature in black ink that reads "Debbie Dovedytis".

Debbie Dovedytis
Program Specialist

FIRST-TIME HOME BUYERS PROGRAM

Program Overview



COUNTY OF MONMOUTH
OFFICE OF COMMUNITY DEVELOPMENT
JANUARY 2020



COUNTY OF MONMOUTH

FIRST-TIME HOME BUYERS PROGRAM

Sponsored By:

Monmouth County Board of Chosen Freeholders

Thomas A. Arnone, Director
Susan M. Kiley, Deputy Director
Lillian G. Burry
Pat Impreveduto
Nick DiRocco

Program Administrator:

**Division of Planning
Office of Community Development**

Hall of Records Annex
One East Main Street, 2ND Floor
Freehold, NJ 07728

Phone (732) 431-7460

Fax (732) 308 2995

Email: debra.dovedytis@co.monmouth.nj.us

INTRODUCTION

The Monmouth County Board of Chosen Freeholders offers the **Monmouth County First-Time Home Buyers Program (FTHB Program)** to provide financial assistance to low and moderate income eligible county residents interested in purchasing a home in Monmouth County and who have resided in Monmouth County for one year at the time of qualification and purchase. Financial assistance is provided in the form of a deferred payment second mortgage loan not to exceed \$10,000 that may be used towards a down payment and/or closing costs. First-Time Home Buyers Program funds are provided through the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnership Program.

LENDING PARTNERS

The FTHB Program is coordinated on your behalf through local lending institutions such as banks and mortgage companies. All lenders that participate in the program are trained to assist you, the potential homebuyer, with your application and submission for assistance. Enclosed is a list of lending institutions that are qualified to assist you with this program (Page 9).

If you prefer to conduct business with a mortgage lender other than one on the attached list, please have them contact our office so that we may qualify them as your lender of choice. If your lender fails to contact our office to obtain our program requirements, we cannot accept an application on your behalf from that lender. Your lender is the primary contact for the First-Time Homebuyers Program and is responsible for collecting and forwarding your information to this office for processing.

PROGRAM ELIGIBILITY

Income eligible applicants must meet the following key eligibility criteria:

1. Have never owned a home,
 - However, if an applicant has previously owned a home, he/she may qualify if they meet one or more of the following criteria:
 - A displaced homemaker
 - A single parent
 - Those who have not owned a home in three (3) years prior to receiving HOME assistance
2. Income is less than the following maximum income limits in Figure 1.

FIGURE 1: 2019 HOME First Time Homebuyer Program Income Limits			
Household Size	Income Limit	Household Size	Income Limit
1	\$ 52,850	5	\$ 81,550
2	\$ 60,400	6	\$ 87,600
3	\$ 67,950	7	\$ 93,650
4	\$ 75,500	8	\$ 99,700

***The FTHB Program does not require that the first-time homebuyer remain 'low-income' after meeting the initial test*

Note: All household members 18 years of age or older, must submit income documentation. Income limits are effective as of 04/24/19.

3. Must occupy the property as a **principle, year-round residence**.
4. Must be a **Monmouth County resident of one year** at the time of qualification and purchase in Monmouth County only.
5. Your housing payment (principle, interest, taxes, insurance, and any homeowner association fees) cannot exceed 40% of your income.
6. Take a Housing Counseling course-**See Item #1 in Homebuyer Responsibilities**.
7. Must be purchasing the property without a co-signer. No exceptions.

PARTICIPATING MUNICIPALITIES

All 53 Monmouth County municipalities are participating in the FTHB Program.

HOME ELIGIBILITY

The housing unit you intend to purchase will be reviewed for program eligibility. You may purchase any 1-4 family property or condominium unit (i.e. single-family house, condominium unit, townhouse, manufactured home). The housing unit cannot exceed the maximum purchase price of \$352,000.00 for 1-family and condominium, \$450,000.00 for a 2-family unit, \$545,000.00 for a 3-family unit, and \$675,000.00 for a 4-family unit. It is important to note that *mobile homes are not eligible* for purchase using FTHB Program funds.

Existing housing units (resale) must be inspected and meet the following conditions before funding can be committed to the purchase of the property:

- Homes must meet the Section 8 Housing Quality Standards as well as local construction codes and standards. If the home inspection fails for any reason, the unit must be repaired to meet local requirements and the guidelines as set forth by the United States Department of Housing and Urban Development. All repairs must be completed prior to closing.
- Homes built prior to January 1, 1978 will be visually inspected by the Monmouth County Office of Community Development to determine the presences of lead-based paint. The presence of lead-based paint on either the interior or exterior of the property will result in a “failed inspection”. The lead-based paint must be remediated in accordance with the guidelines set forth by the United States Department of Housing and Urban Development. All repairs must be completed prior to closing.

Newly constructed homes must comply with standard in the current edition of the Model Energy Code published by the Council of American Building Officials (CABO).

HOME BUYER RESPONSIBILITIES

Prior to closing, FTHB Program funds are wire transferred from Monmouth County to the trust accounts of either your attorney or closing agent. Funds are never received directly by you through this process. Anyone entering into a written agreement for HOME assistance (e.g. down payment or closing cost assistance) or a sales contract for the purchase or HOME-assisted unit must:

1. Receive Home Buyer Education Counseling and provide a copy of the counseling certification of completion to the Monmouth County Office of Community Development. Please contact the Affordable Housing Alliance, 3535 Route 66, Parkway 100, Building 4, Neptune, NJ 07754 (732) 389-2958 to learn more about Home Buyer Education Counseling or search the HUD.gov, Click Topics, Click Buy Home,

Click Home buying Programs in State, Click New Jersey, Click Talk to Housing Counselor, Click Housing Counseling Agency, Click New Jersey and a list will come up. Please note that Home Buyer Education Certificates that are older than one year will not be accepted.

2. Provide the Monmouth County Office of Community Development the Business Registration Certificate and W-9 Tax Identification form of either your attorney or closing agent.
3. Notify the Monmouth County Office of Community Development of your closing date and time at least five (5) business days prior to your closing so we may promptly accommodate the wire transfer in time for closing. Closings that occur prior to notifying the county will not be reimbursed.
4. At closing, you will be required to sign a Mortgage, Mortgage Note, and Deed Restriction. These documents convey the restrictions placed on you and the property for a period of five years.
5. Acceptance of the FTHB Program funds requires you must to adhere to the following restrictions for a period of five-years:
 - a. You must keep and maintain your property as your primary residence. You may not rent, sell, or vacate your home. You may not place ownership of your home in anyone else's name. You will be required to abide by the Monmouth County Subordination Policy
 - b. Failure to abide by the guidelines of the Monmouth County FTHB Program for the entire five-year affordability period will require you to repay the FTHB Program funds you received at closing back to the County of Monmouth, interest free.
 - c. You must notify the Office of Community Development if you intending to sell or place the house for sale within the five-year period. The County of Monmouth reserves the right to contact you at any point during the five year affordability period to ensure you are following all guidelines set forth by this program.
 - d. You must provide Office of Community Development with proof of homeowner's insurance and proof that the insurance has been paid. The homeowner's insurance must list (1) The County of Monmouth, (2) Monmouth County Office of Community Development, and (3) Monmouth County Home First-Time Homebuyers Assistance Program as additional insured's, loss payees, or additional mortgagees for the entire five year lien period. The address for the County of Monmouth and its associated entities should read as follows: Hall of Records Annex, 1 East Main Street, 2nd Floor, Freehold, NJ 07728
 - e. If the home is associated with a Condominium Association or a substantially similar entity, 1) The County of Monmouth, 2) Monmouth County Office of Community Development and (3) Monmouth County Home First-Time Homebuyers Assistance Program shall be listed as additional insured's, additional mortgagees or loss payees on the blanket insurance policy for the Association's property. The address for the County of Monmouth and its associated entities should read as follows: Hall of Records Annex, 1 East Main Street, 2nd Floor, Freehold, NJ 07728.
 - f. The County of Monmouth, Monmouth County Office of Community Development Program, and Monmouth County Home First-Time Homebuyers Assistance Program shall be listed as additional insured's, additional mortgagees, or loss payees for the entire 5- year period of the lien.

- g. In the event that the home is located in a Special Flood Hazard Area as identified on the effective FIRM at any time during the five-year period, flood insurance will be required listing the (1) County of Monmouth, (2) Monmouth County Office of Community Development, and (3) Monmouth County Home First-Time Homebuyers Assistance Program as additional insured's, additional mortgagees, or loss payees.
- h. All prospective homebuyers must have Title Insurance naming (1) The County of Monmouth, (2) Monmouth County Office of Community Development, and (3) Monmouth County Home First-Time Homebuyers Assistance Program as beneficiaries on the Schedule A. and Schedule B. The County will also need a CPL from the Title Company naming the above along with their Business Registration and W-9. The address for the County of Monmouth should read as follows:

Hall of Records Annex, 1 East Main Street, 2nd Floor, Freehold, NJ 07728.

APPLICATION PROCESS

In order to apply for funding consideration, you must follow the procedure outlined in this information packet. You must contact one of the lenders in the attached list in order to obtain the FTHB application packet, as the lender will submit the package on your behalf. If you have any questions, please contact the Monmouth County Office of Community Development at (732) 431-7460 x 5736 or email the program coordinator debra.dovedytis@co.monmouth.nj.us.

DOCUMENTATION PROCESSING

All prospective applicants for the First-Time Homebuyers Program must have a signed "contract of sale" to purchase a home prior to applying for down payment assistance.

At the time you apply for a mortgage, all prospective applicants must also complete the "Application for Down payment Assistance." **The application is obtained from your lender** which must be returned to your lender. Your lender is the primary contact for the First-Time Homebuyers Program and is responsible for collecting and forwarding your information including documents identified on the "Document Checklist" to the Monmouth County Office of Community Development for processing.

Once all documents are received by the First-Time Homebuyers Program coordinator, the review process commences. Factors such as, but not limited to, residency, income, appraised home value, age and condition of the home, and the applicability of HUD regulations will be reviewed to determine client eligibility.

For applicants that are married but legally separated, the spouse not purchasing home will be required to sign a "Quit Claim Deed" to assure s/he will not attempt to assume possession of the property.

Note: If the estimated monthly housing payment including mortgage payment, taxes, insurance and homeowner's association fees (if applicable) exceeds 40% of the applicant's adjusted monthly gross income, the application will be determined ineligible the FTHB Program due to an excessive housing affordability burden it would place on the prospective homebuyer.

**MONMOUTH COUNTY FIRST-TIME HOMEBUYERS PROGRAM
INITIAL APPLICATION COMPLETENESS CHECKLIST**

*****FTHB APPLICATION & ADDITIONAL DOCUMENT CHECKLIST OF ITEMS OBTAINED WITH LENDER*****

- First-Time Homebuyers Program Application & Contact Sheet**
Obtained when applying for mortgage with lenders *-All sections completed, signed and dated-*

- Provide Housing Counseling Certificate from a Certified HUD Approved Agency-must accompany Application**

- Section 1 - Homebuyer Information**
Complete Applicant/Co-Applicant Information

- Section 2 - Additional Related and Unrelated Household Members**
(Excluding Applicant and Co-applicant)

- Section 3 - Background Information**
 1. Single Race
 2. Multi-Race
 3. Ethnicity
 4. Marital Status-If married, give maiden name and marriage date and copy of marriage certificate.
If divorced, give date and copy of divorce certificate

- Section 4 –Employment Information**
Employment verification form or letter from current employer, for *all household members 18 years of age or older*

- Section 5 - New Property Information**
Property address, municipality, zip code, type property, year built, number of bedrooms, appraised value, purchase price, mortgage amount, interest rate, FHA insured, type of household

- Section 6 - Income Information (required for all household members 18 years of age and older even if they will not be on the mortgage)**
 1. Copies of last two years Federal Income Tax Returns for all household members 18 years of age or older. Tax returns must include all schedules and attachments.
(Those not required to file a Federal income tax return, must submit a notarized Affidavit of Non-Filing – obtained in lender packet only)
Copies of last four paystubs for each employed household member 18 years of age and older.
Also include a Verification of Employment Form (VOE) from each employer for every household member 18 years of age or older.
 2. Copies of most recent Social Security benefit award letter.
 3. Copies of most recent pension benefit award letter.

4. Supporting documentation for all other income
5. Any household member collecting unemployment must provide documentation from the NJ Department of Labor related to the individual's claim.
6. Any household member 18 years of age or older not receiving income must submit a notarized Certification of Zero Income-obtained from lender packet.
7. Copies of last six (6) months bank statements

Section 7 - Certification

1. Affidavit – No Previous Homeownership
2. Affidavit – Acknowledging Receipt of Program Policy Guidelines
3. Evidence that Client has completed Pre-Purchase Housing Counseling - Copy of Certification of Completion (Mandatory application will not be reviewed unless included in submittal)
4. Credit Report Authorization

ADDITIONAL INFORMATION NEEDED FOR APPLICATION SUBMITTAL

- Lenders Loan Application (signed)
- Loan Estimate (signed)
- Real Estate Contract
- Credit Report (authorized)
- Two (2) forms of Valid Identification (Driver's License, Social Security Card, Passport)
- Rent/Mortgage receipts (for last three months)-if you do not pay rent, then please provide a notarized statement attesting to this
- Utility Bill (for one month)
- Evidence of buyer's down payment (if available)



DIVISION OF PLANNING, OFFICE OF COMMUNITY DEVELOPMENT
FIRST-TIME HOMEBUYERS PROGRAM PARTICIPATING LENDERS
HALL OF RECORDS, ONE EAST MAIN STREET, 2ND FLOOR, FREEHOLD, NJ 07728

LENDING AGENCY	CONTACT NAME	CITY, STATE	EMAIL ADDRESS	PHONE #
Advisors Mortgage Group LLC	Rudolph Pierre	Middletown, NJ	rpierre@advisorsmortgage.com	732-706-9500
Advisors Mortgage Group LLC	Mona Hulteen	Wall, NJ	mhulteen@advisorsmortgage.com	732-749-3333
Advisors Mortgage Group LLC	Chrissy Mendes	Wall, NJ	cmendes@advisorsmortgage.com	732-383-7595
Advisors Mortgage Group LLC	Dave Wicki	Middletown, NJ	dwicki@advisorsmortgage.com	732-762-0022
Advisors Mortgage Group LLC	Bill Hendricks	Red Bank, NJ	bhendricks@advisorsmortgage.com	732-383-5382
Advisors Mortgage Group LLC	Heather Paduch	Ocean, NJ	hpaduch@advisorsmortgage.com	732-292-3133
Advisors Mortgage Group LLC	Kristofer Jones	Wall, NJ	kjones@advisorsmortgage.com	732-747-6662
Advisors Mortgage Group LLC	Jane McClutchy	Red Bank, NJ	jmclutch@advisorsmortgage.com	732-383-5382
Advisors Mortgage Group LLC	Michael Radazzo	Toms River, NJ	mradazzo@advisorsmortgage.com	732-719-3148
Advisors Mortgage Group LLC	Kevin Kennedy	Toms River, NJ	kkennedy@advisorsmortgage.com	732-719-3148
Advisors Mortgage Group LLC	Ken Douglas	Toms River, NJ	kdouglas@advisorsmortgage.com	732-719-3148
Advisors Mortgage Group LLC	Francesca Anello	Ocean, NJ	francesca@advisorsmortgage.com	732-522-3028
Advisors Mortgage Group LLC	Liz Wybraniec	Ocean, NJ	locks@advisorsmortgage.com	732-292-3133
Advisors Mortgage Group LLC	Jason Levine	Freehold, NJ	jlevine@advisorsmortgage.com	732-972-8800
Advisors Mortgage Group LLC	Jim Ruppert	Wall, NJ	jruppert@advisorsmortgage.com	732-747-0602
Advisors Mortgage Group LLC	David P. Conenny	Wall, NJ	dconeeny@advisorsmortgage.com	732-539-3314
American Financial Network	Dennis Flanagan	Manalapan, NJ	dflanagan@afncorp.com	732-740-7190
American Financial Network	Greg Warham	Manalapan, NJ	greg.warham@lmclending.com	973-885-6682
American Mortgage Bankers Corp.	Richard Illion	WLB, NJ	info@americanmbc.com	732-571-1818
American Neighborhood Mortgage	Jason Miles	Mt. Laurel, NJ	jmiles@annie-mac.com	856-505-6881
America's First Funding Group	Shonda Neal	Neptune, NJ	sneal@affg.org	732-643-0200
Annie-Mac	Mario LoSapio	Hazlet, NJ	mlosapio@annie-mac.com	732-264-2211
Annie-Mac	Jeffrey Coon	Wall, NJ	jcoon@annie-mac.com	732-378-6104
Bank of America	Michael Vriaku	Red Bank, NJ	michael.vriaku@bankofamerica.com	732-977-9970
Bank of America	Brian Kelly	Middletown, NJ	brian.c.kelly@bankofamerica.com	908-601-3198
Bank of America	Damon Gallo	Freehold, NJ	damon.gallo@bankofamerica.com	732-299-5990
BFF Lending Services, Inc.	Brian Foster	Holmdel, NJ	BrianF@BffMortgage.com	732-837-2080
Caliber Home Loans	Eric Sandrow	Edison, NJ	eric.sandrow@caliberhomeloans.com	908-244-3188
Capital One	Crystal Moon-Boulware	Edison, NJ	crystal.moonboulware@capitalone.com	732-321-4721
Chase	Lynn Doherty	Freehold, NJ	lynn.m.doherty@chase.com	732-673-1855
Citibank, N.A.	Brenda McRae	Newark, NJ	brenda.a.mcrae@citi.com	973-824-8698
Citizens Bank	Anthony DeMarco	Shrewsbury, NJ	anthony.demarco@citizensbank.com	732-383-1436
Citizens Bank	Adam Lepore	Shrewsbury, NJ	adam.lepore@citizensbank.com	732-383-1436
Equity Prime Mortgage LLC	James Lyons	Manahawkin, NJ	compliance@equityprime.com	877-255-3554
Equity Prime Mortgage LLC	Susan Paerels	Manahawkin, NJ	Spaerels@equityprime.com	201-208-5699
Equity Prime Mortgage LLC	Eric Dematteis	Manahawkin, NJ	edematteis@equityprime.com	609-597-0007
Equity Prime Mortgage LLC	Eileen Hogan	Manahawkin, NJ	ehogan@equityprime.com	732-673-3752
Family First Funding LLC	Donna Marshall	Red Bank, NJ	dmarshall@fam1fund.com	732-606-4156
Fairway Independent Mortg.	Paul Joseph	Eatontown	pjoseph@patriotmtgs.com	732-904-7779
Finance American Holdings LLC	Martin Grant	Red Bank, NJ	mgrant@financeofamerica.com	866-274-2530
Finance American Holdings LLC	Luana Hill	Red Bank, NJ	luhill@financeofamerica.com	201-240-5548
First Alliance Home Mortgage	John Duca	Woodbridge, NJ	jduca@fahmloans.com	732-505-4600
First Alliance Home Mortgage	George Iskander	Cranford, NJ	giskander@fahmloans.com	732-582-3338
First Choice Loan Services	Joseph P. Parisi	Morganville, NJ	jparisi@fcbmtg.com	732-636-3330
First Home Bank	Anthony DiFazio	Morganville, NJ	adifazio@firsthomebank.com	732-851-7470



DIVISION OF PLANNING, OFFICE OF COMMUNITY DEVELOPMENT
FIRST-TIME HOMEBUYERS PROGRAM PARTICIPATING LENDERS
HALL OF RECORDS, ONE EAST MAIN STREET, 2ND FLOOR, FREEHOLD, NJ 07728

LENDING AGENCY	CONTACT NAME	CITY, STATE	EMAIL ADDRESS	PHONE #
First Choice Loan Services	Norman Koenigsberg	East Brunswick, NJ	normank@fcloans.com	732-536-3330
First Lenders Mortgage Co.	Robin Hall	Middletown, NJ	robin@firstlendersmortgage.com	732-275-1600
Freedom Mortgage Corp.	Michelle Coleman	Marlton, NJ	Michelle.coleman@freedommortgage.com	732-536-0016
Freedom Mortgage Corp.	John Grigos	Marlton, NJ	john.grigos@freedommortgage.com	732-536-0016
Freedom Mortgage Corp.	Joseph Campagna	Manalapan, NJ	joseph.campagna@freedommortgage.com	917-658-8795
Freehold Savings Banks	Maryanne Barth	Freehold, NJ	mbarth@freeholdsla.com	732-431-0429
Fulton Bank	Rich McCabe		rmccabe@fultonmortgagecompany.com	609-597-7254
Fulton Bank	Ilene Jacobs	Marlboro, NJ	ijacobs@fultonmortgagecompany.com	732-863-5600
Fulton Bank	Steven Gonzalez		sgonzalez@fultonmortgagecompany.com	908-591-5143
Fulton Bank	Tom Dilger		tdilger@fultonmortgagecompany.com	732-890-1480
Gateway Mortgage	Jamie Mazzacco		Jamie.Mazzacco@gatewayloan.com	732-784-3485
Greenway Mortgage	Alicia Patero	Middletown, NJ	apatero@greenwaylending.com	732-832-2967
Greenway Mortgage	James Payor	Middletown, NJ	jpaylor@greenwaylending.com	732-832-2967
Guaranteed Rate, Inc.	Doug Porter	Gibbsboro, NJ	doug.porter@guaranteedrate.com	732-794-2781
Homebridge Financial	Christopher Randall	Iselin, NJ	crandall@homebridge.com	732-738-7100
Homebridge Financial	Renee Stone	Shrewsbury, NJ	rstone@homebridge.com	732-784-9661
Intercounty Mortgage	Christopher Dorman	Hazlet, NJ	chris@intercountymortgage.com	732-766-8084
Investors Home Mortgage	Rebecca Haller	Millburn, NJ	rhaller@myinvestorsbank.com	973-544-1552
Investors Home Mortgage	Edward Spraulding	Millburn, NJ	espraulding@myinvestorsbank.com	908-347-1257
Investors Home Mortgage	Kathryn Schuelhafer	Millburn, NJ	kschulhafer@myinvestorsbank.com	732-371-7305
Jersey Mortgage Company	Scott Simpson	Manasquan, NJ	ssimpson@jerseymortgage.com	732-236-6310
Lakeland Bank	Gary Canonico	Oak Ridge, NJ	gcanonico@lakelandbank.com	732-245-2908
MLB Residential Lender LLC	Marty Broonfman	Springfield, NJ	mbronfman@mlbmortgage.com	732-243-0140
Money Store	Edward Weinstein		eweinstein@themoneystore.com	732-504-5275
Mortgage Capital Associates, Inc.	Robert Shamie	W. Long Branch, NJ	rshamie@usmtgcapital.com	732-759-8189
Mortgage Network Solutions	Debbie Maxwell	Hamilton, NJ	debbiemaxwell@optonline.net	609-890-7171
M & T Bank	Lillian Hernandez	Princeton, NJ	lhernandez@mtb.com	609-524-7162
Movement Mortgage, LLC	Phil Gerlach	Bridgewater, NJ	phil.gerlach@movement.com	862-259-3161
NJ Lenders Corp.	Edward Pascoello	Shrewsbury, NJ	ed.pascoello@njlenders.com	732-389-9898
Nue Resource Funding	Heather Shearer	Manalapan, NJ	hshearer@nrffcorpo.com	732-845-1200
Oak Mortgage Company LLC.	Christopher Murray	Marlton, NJ	cmurray@myrepublicbank.com	609-922-2630
Ocean First Bank	Brendan Hogan	Toms River, NJ	bhogan@oceanfirst.com	732-240-4500
Paramount Residential Mortg.	William McGorry	Sea Girt, NJ	wmcgorry@prmg.net	732-221-3178
Patriot Mortgage	Robert Walsh	Manasquan, NJ	bwalsh@patriotmtgs.com	732-409-7779
Patriot Mortgage	Stephen Priante	Manasquan, NJ	spriante@patriotmtgs.com	732-409-7779
Patriot Mortgage	Peter Berryman	Manasquan, NJ	pberry@patriotmtgs.com	732-409-7779
Patriot Mortgage	Paul Joseph	Manasquan, NJ	pjoseph@patriotmtgs.com	732-409-7779
Patriot Mortgage	Diane Durkin	Manasquan, NJ	diane@patriotmtgs.com	732-409-7779
Platinum Mortgage	Thomas Barnes	Morganville, NJ	tbarnes@thinkmtg.com	732-441-5363
Platinum Mortgage	Lawrence Ambrosino	Morganville, NJ	lambrosino@thinkmtg.com	732-441-5363
Platinum Mortgage	Michael Mikhail	Pine Brook, NJ	michael@strattonequities.com	917-900-7517
PNC Mortgage	Elizabeth Romanowski	Freehold, NJ	elizabeth.romanowski@pnc.com	732-299-9521
PNC Mortgage	Michael DeBronzo	Manasquan, NJ	michael.debronzo@pncmortgage.com	609-658-1518
Primary Residential Mortgage	Ronald Mammano	Oakhurst, NJ	ron@primeres.com	732-676-1771
Primary Residential Mortgage	Kerry Insano	Oakhurst, NJ	kinsano@primeres.com	732-676-1771



**DIVISION OF PLANNING, OFFICE OF COMMUNITY DEVELOPMENT
FIRST-TIME HOMEBUYERS PROGRAM PARTICIPATING LENDERS
HALL OF RECORDS, ONE EAST MAIN STREET, 2ND FLOOR, FREEHOLD, NJ 07728**

LENDING AGENCY	CONTACT NAME	CITY, STATE	EMAIL ADDRESS	PHONE #
Primary Residential Mortgage	Brittany	Oakhurst, NJ	bcerrato@primeres.com	732-676-1771
Primary Residential Mortgage	Kim Sodkin	Oakhurst, NJ	kskadmin@primeres.com	732-676-1771
Prime Lending	Alfredo Feigelmuller	East Brunswick, NJ	afeigelmuller@primelending.com	732-543-7200
Prime Lending	Anthony Melchiore	Mt. Laurel, NJ	anthony.melchiore@primelending.com	856-291-7410
Provident Bank	Sonja Leaven-Davis	Iselin, NJ	sonja.leaven-davis@providentnj.com	732-726-5525
RJR Mortgage Company, LLC.	Ronald Melao	Westfield, NJ	ronmelao@rjrmortgage.com	908-264-7058
RSI Bank	Jennifer Glaser	Rahway, NJ	jglaser@rsibanking.com	732-587-1534
Santander Bank	Mary Ellen Lastella	Middletown, NJ	maryellen.lastella@santander.us	732-768-1600
Santander Bank	Linda Avery	Howell, NJ	lavery@santander.us	732-773-6845
TFS Mortgage Corp.	Richard Widmer	Lincroft, NJ	rwidmer@tfsweb.com	732-758-9300
The Provident Bank	Barbara Carrollo-Loeffler	Iselin, NJ	barbara.carrolloeffler@providentnj.com	732-726-5540
Two River Community Bank	Christopher Tamayo	Tinton Falls, NJ	ctamayo@tworiverbank.com	732-216-6672
Union Home Mortgage	Christopher Padovani	Manasquan, NJ	cpadovani@unionhomemortgage.com	732-207-8700
Union Home Mortgage	Gary Fish	Manasquan, NJ	gfish@unionhomemortgage.com	732-580-5667
United Teletech	Robert Salmon	Tinton Falls, NJ	rsalmon@UTCU.Org	732-530-8100
Valley National Bank	Lisa Marie Hayden	Red Bank, NJ	lhayden@valley.com	732-842-7710
Valley National Bank	Francine Picciallo	Red Bank, NJ	francine.picciallo@valley.com	732-842-7710
Vanguard Funding, LLC	Carlos Rosario	Old Bridge, NJ	crosario@vanguardfunding.net	732-289-9299
Weichert Financial Services	Patrick Koelsch	Sea Girt, NJ	pkoelsch@weichertfinancial.com	732-974-1000
Weichert Financial Services	Marge Stone	Sea Girt, NJ	mstone@weichertfinancial.com	732-974-1000
Weichert Financial Services	Jon Zippel	Marlton, NJ	jzippel@weichertfinancial.com	856-596-0008
Weichert Financial Services	Kim Skodmin	Manalapan, NJ	kskadmin@weichertfinancial.com	973-630-7176
Weichert Financial Services	Peter Rinnyk	Jackson, NJ	prinnyk@weichertfinancial.com	732-370-4664
Wells Fargo	Nicole M. Perrone	Red Bank, NJ	nicole.m.perrone@wellsfargo.com	732-933-5660
Wells Fargo	Vonetta Hawkins	East Brunswick, NJ	vonetta.hawkins@wellsfargo.com	732-565-4828