



## Monmouth County Division of Planning Office of Community Development

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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](mailto:debra.dovedytis@co.monmouth.nj.us) or by phone at (732) 431-7460 extension 5736.

Sincerely,

Debbie Dovedytis  
Program Specialist

# FIRST-TIME HOME BUYERS PROGRAM

## *Program Overview*



**COUNTY OF MONMOUTH  
OFFICE OF COMMUNITY DEVELOPMENT  
JANUARY 2023**



**COUNTY OF MONMOUTH**

**FIRST-TIME HOME BUYERS PROGRAM**

*Sponsored By:*

**Monmouth County Board of County Commissioners**

Thomas A. Arnone, Director  
Nick DiRocco, Deputy Director  
Lillian G. Burry  
Susan M. Kiley  
Ross F. Licitra

*Program Administrator:*

**Division of Planning**  
**Office of Community Development**  
Hall of Records Annex  
One East Main Street, 2<sup>ND</sup> Floor  
Freehold, NJ 07728

Phone (732) 431-7460

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Email: [debra.dovedytis@co.monmouth.nj.us](mailto:debra.dovedytis@co.monmouth.nj.us)

## INTRODUCTION

The Monmouth County Board of County Commissioners 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. Applicant will need to provide proof of residency documents such as (Driver's License, Bank Statements and Tax Returns, Bills, etc) that show you have been a resident for the one year prior to applying. Financial assistance is provided in the form of a deferred payment second mortgage loan not to exceed \$10,000, which is forgiven and canceled after a period of five years. This 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.

Household Size	Income Limit	Household Size	Income Limit
1	\$ 66,300	5	\$ 102,250
2	\$ 75,750	6	\$109,800
3	\$ 85,200	7	\$114,400
4	\$ 94,650	8	\$ 124,950

*\*\*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 06/15/2023.

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. Applicant will need to provide proof of residency documents such as (Driver's License, Bank Statements and Tax Returns, Bills. etc) that show you have been a resident for the one year prior to applying.
5. Your housing payment (principle, interest, taxes, insurance, and any homeowner association fees) cannot exceed 40% of your income.
6. Take a HUD Certified Homebuying and Housing Counseling course-**See Item #1 in Homebuyer Responsibilities. Certificate only good for One Year and must state completion of both Homebuying Education and Housing Counseling Course Completion on the certificate.**
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 \$461,000.00 for 1-family and condominium, \$590,000.00 for a 2-family unit, \$714,000.00 for a 3-family unit, and \$885,000.00 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 HUD approved Home Buyer Education & Homebuying Counseling and provide a copy of the counseling certification which shows completion of both Homebuyer Education and Homebuying Counseling 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 Homeownership, Click Talk to HUD approved housing counseling services, a map will come up, 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 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 perspective 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](mailto: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 perspective 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-*
  
- Section 1 – Homebuyer Applicant 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- Housing Counseling Certification**  
Provide Homebuying Education and Housing Counseling Certificate from a Certified HUD Approved Agency must accompany Application and list agency counseling was obtained from and state completion of both Homebuying Education and Housing Counseling on the Certificate.
  
- Section 5 –Employment Information**  
Employment verification form or letter from current employer, for all household members 18 years of age or older
  
- 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& 8 - 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 9 - Certification**

**ADDITIONAL INFORMATION NEEDED FOR APPLICATION SUBMITTAL**

Lenders Loan Application (signed)

Loan Estimate (signed)

Real Estate Contract (signed)

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)

Affidavit – No Previous Homeownership (signed & notarized)

Affidavit – Acknowledging Receipt of Program Policy Guidelines (signed & notarized)

Credit Report Authorization (signed)

Privacy Statement (signed)



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

LENDING AGENCY	CONTACT NAME	CITY	EMAIL ADDRESS	PHONE #
<b>ADVISORS MORTGAGE GROUP LLC</b>				
Advisors Mortgage Group LLC	Mona Hulteen - NMLS#197100	Hazlet	<a href="mailto:mhulteen@advisorsmortgage.com">mhulteen@advisorsmortgage.com</a>	732-749-3333
Advisors Mortgage Group LLC	Christy Mendes - NMLS#157126	Red Bank	<a href="mailto:cmendes@advisorsmortgage.com">cmendes@advisorsmortgage.com</a>	732-383-7595
Advisors Mortgage Group LLC	Heather Paduch	Ocean	<a href="mailto:hpaduch@advisorsmortgage.com">hpaduch@advisorsmortgage.com</a>	732-292-3133
Advisors Mortgage Group LLC	Kristofer Jones - NMLS#408620	Wall	<a href="mailto:kjones@advisorsmortgage.com">kjones@advisorsmortgage.com</a>	732-245-3166
Advisors Mortgage Group LLC	Michael Radazzo - NMLS#204537	Toms River	<a href="mailto:mradazzo@advisorsmortgage.com">mradazzo@advisorsmortgage.com</a>	732-719-3148
Advisors Mortgage Group LLC	Kevin Kennedy - NMLS#224148	Toms River	<a href="mailto:kkennedy@advisorsmortgage.com">kkennedy@advisorsmortgage.com</a>	732-719-3148
Advisors Mortgage Group LLC	Francesca Anello - NMLS#1167220	Tinton Falls	<a href="mailto:Francesca@Advisorsmortgage.com">Francesca@Advisorsmortgage.com</a>	732-522-3028
Advisors Mortgage Group LLC	Ken Douglas - NMLS#229994	Toms River	<a href="mailto:kdouglas@advisorsmortgage.com">kdouglas@advisorsmortgage.com</a>	732-719-3148
Advisors Mortgage Group LLC	Jason Levine - NMLS#242784	Freehold	<a href="mailto:jlevine@advisorsmortgage.com">jlevine@advisorsmortgage.com</a>	732-972-8800
Advisors Mortgage Group LLC	James Ruppert - NMLS#588947	Holmdel	<a href="mailto:jruppert@advisorsmortgage.com">jruppert@advisorsmortgage.com</a>	732-747-0602
Advisors Mortgage Group LLC	Kristy Manguno -Branch#2170663	Holmdel	<a href="mailto:kmanguno@advisorsmortgage.com">kmanguno@advisorsmortgage.com</a>	732-292-3133
Advisors Mortgage Group LLC	Sean Clark - NMLS#111333	Ocean	<a href="mailto:sclark@advisorsmortgage.com">sclark@advisorsmortgage.com</a>	732-292-3133
Advisors Mortgage Group LLC	Timothy Ford - NMLS#324872	Hazlet	<a href="mailto:tford@advisorsmortgage.com">tford@advisorsmortgage.com</a>	732-859-3833
Advisors Mortgage Group LLC	Larry Gould - NMLS#369581	Ocean	<a href="mailto:lgould@advisorsmortgage.com">lgould@advisorsmortgage.com</a>	732-640-5729
Advisors Mortgage Group LLC	Nick Rosetti - NMLS#201291	Ocean	<a href="mailto:nrosetti@advisorsmortgage.com">nrosetti@advisorsmortgage.com</a>	609-320-7560
Advisors Mortgage Group LLC	Dave Dondero - NMLS#1037280	Ocean	<a href="mailto:ddondero@advisorsmortgage.com">ddondero@advisorsmortgage.com</a>	732-292-3133
Advisors Mortgage Group LLC	Michael Murphy - NMLS#5224	Oceanport	<a href="mailto:mmurphy@advisorsmortgage.com">mmurphy@advisorsmortgage.com</a>	732-292-3133
Advisors Mortgage Group LLC	Tara Cooper - NMLS#890130	Point Pleasant	<a href="mailto:tcooper@advisorsmortgage.com">tcooper@advisorsmortgage.com</a>	732-600-1731
Advisors Mortgage Group LLC	Ruth Brodzinski - NMLS#1250657	Toms River	<a href="mailto:ruth@advisorsmortgage.com">ruth@advisorsmortgage.com</a>	732-610-2852
Advisors Mortgage Group LLC	Kyle Farrell - NMLS#2248697	Toms River	<a href="mailto:kfarrell@advisorsmortgage.com">kfarrell@advisorsmortgage.com</a>	732-456-9609
Advisors Mortgage Group LLC	Matt Patterson - NMLS#203854	Toms River	<a href="mailto:mpatterson@advisorsmortgage.com">mpatterson@advisorsmortgage.com</a>	732-604-7025
Advisors Mortgage Group LLC	Nick Esposito - NMLS#203845	Toms River	<a href="mailto:nesposito@advisorsmortgage.com">nesposito@advisorsmortgage.com</a>	908-670-8444
Advisor Mortgage Group LLC	Andrew Esposito - NMLS# 2016218	Toms River	<a href="mailto:andrewesposito@advisorsmortgage.com">andrewesposito@advisorsmortgage.com</a>	732-567-3470
Advisor Mortgage Group LLC	Lacy Johnson - NMLS#176876	Toms River	<a href="mailto:ljohnson@advisorsmortgage.com">ljohnson@advisorsmortgage.com</a>	732-814-7004
Advisors Mortgage Group LLC	Michael Walker - NMLS#236003	Toms River	<a href="mailto:mwalker@advisorsmortgage.com">mwalker@advisorsmortgage.com</a>	732-688-1796
Advisors Mortgage Group LLC	Clarisse Jeleniewski - NMLS #1176314		<a href="mailto:cjeleniewski@advisorsmortgage.com">cjeleniewski@advisorsmortgage.com</a>	908-907-1604
Advisors Mortgage Group LLC	Bob Obsuth - NMLS#404112	Point Pleasant	<a href="mailto:bobsuth@advisorsmortgage.com">bobsuth@advisorsmortgage.com</a>	732-232-3161
<b>AMERICAN FINANCIAL NETWORK</b>				
American Financial Network	Dennis Flanagan - NMLS#221220	Manalapan	<a href="mailto:dflanagan@afncorp.com">dflanagan@afncorp.com</a>	732-740-7190
<b>AMERICAN MORTGAGE BANKERS CORP.</b>				
American Mortgage Bankers Corp.	Richard Illion	WLB	<a href="mailto:info@americanmbc.com">info@americanmbc.com</a>	732-571-1818
<b>AMERICAN MORTGAGE PARTNERS, INC.</b>				
American Mortgage Partners, Inc.	Rudolph Pierre - NMLS#1735381	Parsippany	<a href="mailto:rpierre@americanmpinc.com">rpierre@americanmpinc.com</a>	908-461-9413
<b>AMERICAN NEIGHBORHOOD MORTGAGE</b>				
Annie-Mac	Stephen Gross - NMLS#21191	Hazlet	<a href="mailto:sgross@annie-mac.com">sgross@annie-mac.com</a>	732-847-8565
<b>AMERICA FIRST FUNDING GROUP</b>				
America's First Funding Group	Shonda Neal	Neptune	<a href="mailto:sneal@affg.org">sneal@affg.org</a>	732-643-0200
<b>BANK OF AMERICA</b>				
Bank of America	Michael France - NMLS#227499	Pennsauken	<a href="mailto:michael.j.france@BoFa.com">michael.j.france@BoFa.com</a>	856-396-8461
<b>BFF LENDING SERVICES, INC.</b>				
BFF Lending Services, Inc.	Brian Foster	Holmdel	<a href="mailto:BrianF@BffMortgage.com">BrianF@BffMortgage.com</a>	732-837-2080
<b>CALIBER HOME LOANS</b>				
Caliber Home Loans	Eric Sandrow - NMLS#91362	Bridgewater	<a href="mailto:eric.sandrow@caliberhomeloans.com">eric.sandrow@caliberhomeloans.com</a>	908-244-3188
Caliber Home Loans	Shane O'Connor - NMLS#643632	Bridgewater	<a href="mailto:shane.connor@caliberhomeloans.com">shane.connor@caliberhomeloans.com</a>	732-740-5392
Caliber Home Loans	Susanne Saller - NMLS#460242	Bridgewater	<a href="mailto:susanne.saller@caliberhomelans.com">susanne.saller@caliberhomelans.com</a>	908-244-3168

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

LENDING AGENCY	CONTACT NAME	CITY	EMAIL ADDRESS	PHONE #
Caliber Home Loans	Michele Sabine -NMLS#1422813	Edison	<a href="mailto:michele.sabine@caliberhomeloans.com">michele.sabine@caliberhomeloans.com</a>	848-200-1736
Caliber Home Loans	Frank Lay - NMLS#460209	Edison	<a href="mailto:frank.lay@caliberhomelans.com">frank.lay@caliberhomelans.com</a>	814-404-2191
<b>CAPITAL ONE</b>				
Capital One	Crystal Moon-Boulware- NMLS#609885	Edison	<a href="mailto:crystal.moonboulware@capitalone.com">crystal.moonboulware@capitalone.com</a>	732-321-4721
<b>CITIZENS BANK</b>				
Citizens Bank	Adam Lepore - NMLS#404833	Shrewsbury	<a href="mailto:adam.lepore@citizensbank.com">adam.lepore@citizensbank.com</a>	732-383-1436
<b>CROSS COUNTY MORTGAGE, LLC</b>				
Cross Country Morggage, LLC	Reid Waltzer -NMLS#785408	Morganville	<a href="mailto:reid.waltzer@myccmortgage.com">reid.waltzer@myccmortgage.com</a>	732-682-8675
<b>EAST COAST CAPITAL</b>				
East Coast Capital	Robert Larson - NMLS#138947	River Edge	<a href="mailto:rlardon@eastcoastcap.com">rlardon@eastcoastcap.com</a>	201-376-0300
<b>EMM LOANS</b>				
EMM LOANS	Joseph Parisi -NMLS#307863	Cherry Hill	<a href="mailto:jparisi@emmloans.com">jparisi@emmloans.com</a>	800-793-9633
<b>EQUITY PRIME MORTGAGE LLC</b>				
Equity Prime Mortgage LLC	Eric Demateis - NMLS#1165498	Manahawkin	<a href="mailto:edemateis@equityprime.com">edemateis@equityprime.com</a>	860-889-0030
Equity Prime Mortgage LLC	Eileen Hogan - NMLS#283459	Manahawkin	<a href="mailto:ehogan@equityprime.com">ehogan@equityprime.com</a>	732-673-3752
<b>FAMILY FIRST FUNDING LLC</b>				
Family First Funding LLC	Donna Marshall- NMLS#223787	Red Bank	<a href="mailto:dmarshall@fam1fund.com">dmarshall@fam1fund.com</a>	732-670-2164
Family First Funding LLC	Gabriel Gillen - NMLS#151012	Red Bank	<a href="mailto:investoradmin@fam1fund.com">investoradmin@fam1fund.com</a>	732-670-2164
<b>FIRST ALLIANCE HOME MORTGAGE</b>				
First Alliance Home Mortgage	Sam Khalil -NMLS#5040	Cranford	<a href="mailto:sam@fahmloans.com">sam@fahmloans.com</a>	732-582-3338
First Alliance Home Mortgage	Daniel Batista - NMLS#245053	Cranford	<a href="mailto:dbatista@fahmloans.com">dbatista@fahmloans.com</a>	732-582-3338
First Alliance Home Mortgage	William Fort - NMLS#143996	Cranford	<a href="mailto:billfort@fahmloans.com">billfort@fahmloans.com</a>	732-582-3338
First Alliance Home Mortgage	George Iskander - NMLS#168850	Cranford	<a href="mailto:giskander@fahmloans.com">giskander@fahmloans.com</a>	732-582-3338
<b>FIRST ATLANTIC FEDERAL CREDIT UNION</b>				
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First Atlantic Federal Credit Union	Barbara Carrollo-Loeffler NMLS#1223291	Eatontown	<a href="mailto:barbara.carrollo-loeffler@fafcu.com">barbara.carrollo-loeffler@fafcu.com</a>	732-380-3600
First Atlantic Federal Credit Union	Joan Brand - NMLS#766202	Eatontown	<a href="mailto:joan.brand@fafcu.com">joan.brand@fafcu.com</a>	732-380-3600
<b>FREEHOLD BANK</b>				
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Freehold Bank	Maryanne Barth -NMLS#408908	Freehold	<a href="mailto:mbarth@myfreeholdbank.com">mbarth@myfreeholdbank.com</a>	732-462-6700
<b>FULTON BANK</b>				
Fulton Bank	Rich McCabe -NMLS#168318		<a href="mailto:rmccabe@fultonmortgagecompany.com">rmccabe@fultonmortgagecompany.com</a>	609-492-7215
Fulton Bank	Ilene Jacobs -NMLS#622873	Marlboro	<a href="mailto:jjacobs@fultonmortgagecompany.com">jjacobs@fultonmortgagecompany.com</a>	732-863-5600
Fulton Bank	Dwain Drinkard - NMLS#214450		<a href="mailto:ddrinkard@fultonmortgagecompany.com">ddrinkard@fultonmortgagecompany.com</a>	848-480-9527
Fulton Bank	Tom Dilger - NMLS#524536		<a href="mailto:tdilger@fultonmortgagecompany.com">tdilger@fultonmortgagecompany.com</a>	732-890-1480
<b>GATEWAY MORTGAGE</b>				
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Gateway Mortgage	Ted Ihde	Red Bank	<a href="mailto:ted.ihde@gatewayloan.com">ted.ihde@gatewayloan.com</a>	816-699-6804
<b>GREENWAY MORTGAGE</b>				
Greenway Mortgage	James Payor - NMLS#374480	Middletown	<a href="mailto:accounting@greenwaylending.com">accounting@greenwaylending.com</a>	888-616-9885
Greenway Mortgage	Lisa McCaughey - NMLS#2303567	Middletown	<a href="mailto:lmccaughey@greenwaylending.com">lmccaughey@greenwaylending.com</a>	888-616-9885
Greenway Mortgage	John Maura - NMLS#202861	Middletown	<a href="mailto:jmauro@greenwaylending.com">jmauro@greenwaylending.com</a>	888-616-9885
Greenway Mortgage	Daniela Sweeney - NMLS#1097936	Middletown	<a href="mailto:apatero@greenwaylending.com">apatero@greenwaylending.com</a>	888-616-9885
<b>GUARANTEED RATE</b>				
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<b>HOMEBRIDGE FINANCIAL</b>				
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LENDING AGENCY	CONTACT NAME	CITY	EMAIL ADDRESS	PHONE #
<b>JERSEY MORTGAGE COMPANY</b>				
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<b>KEARNY BANK</b>				
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Kearny Bank	Jacqueline Gibbs - NMLS#1559939	Fairfield	<a href="mailto:jagibbskearnybank.com">jagibbskearnybank.com</a>	892-704-0368
<b>LOANDEPOT.COM, LLC</b>				
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LoanDepot.Com, LLC	Alexander Clavjo - NMLS#201697	Montclair	<a href="mailto:aclavilo@loandepot.com">aclavilo@loandepot.com</a>	973-774-4029
LoanDepot.Com, LLC	Corrine Wallace - NMLS#1531585	Morristown	<a href="mailto:corinnewallace@loandepot.com">corinnewallace@loandepot.com</a>	973-529-7080
LoanDepot.Com, LLC	Ryan Delia - NMLS#102276	Fort Lee	<a href="mailto:rdelia@loandepot.com">rdelia@loandepot.com</a>	201-720-3501
LoanDepot, Com LLC	Terry Cooper - NMLS#170268	Princeton	<a href="mailto:tecooper@loandepot.com">tecooper@loandepot.com</a>	609-786-2486
LoanDepot, Com LLC	Walter Santos - NMLS#1584706	Sparta	<a href="mailto:wsantos@loandepot.com">wsantos@loandepot.com</a>	973-721-7057
LoanDepot.Com, LLC	Donald Callwood - NMLS#585440	Paramus	<a href="mailto:dcallwood@loandepot.com">dcallwood@loandepot.com</a>	201-514-7511
<b>MLB RESIDENTIAL LENDER LLC</b>				
MLB Residential Lender LLC	Marty Broonfman - NMLS#69143	Springfield	<a href="mailto:mbronfman@mlbmortgage.com">mbronfman@mlbmortgage.com</a>	732-243-0140
<b>MORTGAGE CAPITAL ASSOCIATES, INC.</b>				
Mortgage Capital Associates, Inc.	Robert Shamie	WLB	<a href="mailto:rshamie@usmtgcapital.com">rshamie@usmtgcapital.com</a>	732-759-8189
<b>MORTGAGE NETWORK SOLUTIONS</b>				
Mortgage Network Solutions	Debbie Maxwell - NMLS#75739	Hamilton	<a href="mailto:debbiemaxwell@optonline.net">debbiemaxwell@optonline.net</a>	609-890-7171
<b>MOVEMENT MORTGAGE</b>				
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<b>NJ LENDERS CORP.</b>				
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<b>OAK MORTGAGE COMPANCY LLC.</b>				
Oak Mortgage Company LLC.	Christopher Murray	Marlton	<a href="mailto:cmurray@myrepublicbank.com">cmurray@myrepublicbank.com</a>	609-922-2630
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Ocean First Bank	Michael Jaggemauth - NMLS#2225476	Toms River	<a href="mailto:mjaggemauth@oceanfirst.com">mjaggemauth@oceanfirst.com</a>	888-623-2633
Ocean First Bank	Celine Evans - NMLS#2225433	Toms River	<a href="mailto:cevens@oceanfirst.com">cevens@oceanfirst.com</a>	888-623-2633
<b>PARAMOUNT RESIDENTIAL MORG.</b>				
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<b>PATRIOT MORTGAGE</b>				
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Patriot Mortgage	Stephen Priante	Manasquan	<a href="mailto:spriante@patriotmtgs.com">spriante@patriotmtgs.com</a>	732-409-7779
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PNC Mortgage	Micaela Rodrigues -NMLS-588979		<a href="mailto:micaela.rodrigues@pnc.com">micaela.rodrigues@pnc.com</a>	732-853-2049
<b>PRIMARY REIDENTIAL MORTGAGE</b>				
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Primary Residential Mortgage	Kim Skodmin - NMLS#2348851	Oakhurst	<a href="mailto:kskodmin@primeres.com">kskodmin@primeres.com</a>	732-676-1771
<b>PRIME LENDING</b>				
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<b>PROSPERITY HOME MORTGAGE, LLC.</b>				
Prosperity Home Mortgage, LLC.	Al Colacello - NMLS#198534	Cherry Hill	<a href="mailto:al.colacello@phmlans.com">al.colacello@phmlans.com</a>	609-841-2259

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Prosperity Home Mortgage, LLS	Jessica Flaum - NJMS#969756	Wall	<a href="mailto:jessica.flaum@phmloans.com">jessica.flaum@phmloans.com</a>	908-917-0799
<b>PROVIDENT BANK</b>				
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<b>RED OAK MORTGAGE</b>				
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Red Oak Mortgage	Kelly Kerrick - NJMS#422586	Wall	<a href="mailto:kelly@redoakmortgage.com">kelly@redoakmortgage.com</a>	732-410-4141
<b>RJR MORTGAGE COMPANY LLC</b>				
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<b>SEAVIEW MORTGAGE INC.</b>				
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Seaview Mortgage Inc.	Wendy Laffey - NMLS#59884	Monmouth Beach	<a href="mailto:wlaffey@seaviewmortgage.com">wlaffey@seaviewmortgage.com</a>	732-618-0313
Seaview Mortgage Inc.	Michael Lubischer - NMLS#2166051	Monmouth Beach	<a href="mailto:mlubischer@seaviewmortgage.com">mlubischer@seaviewmortgage.com</a>	732-829-8268
Seaview Mortgage Inc.	Scott Coppola - NMLS#216942	Monmouth Beach	<a href="mailto:scoppola@seaviewmortgage.com">scoppola@seaviewmortgage.com</a>	856-325-7757
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Valley National Bank	Lisa Marie Haydon - NMLS#222966	Red Bank	<a href="mailto:lhaydon@valley.com">lhaydon@valley.com</a>	973-769-8652
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Weichert Financial Services	Nicholas Cotter NMLS#	Middletown	<a href="mailto:ncotter@weicherfinancial.com">ncotter@weicherfinancial.com</a>	201-988-4533
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