



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". The signature is written in a cursive style.

Debbie Dovedytis
Program Specialist

FIRST-TIME HOME BUYERS PROGRAM

Program Overview



COUNTY OF MONMOUTH
OFFICE OF COMMUNITY DEVELOPMENT
JANUARY 2024



COUNTY OF MONMOUTH

FIRST-TIME HOME BUYERS PROGRAM

Sponsored By:

Monmouth County Board of County Commissioners

Thomas A. Arnone, Director
Ross F. Licitra, Deputy Director
Susan M. Kiley
Nick DiRocco
Erik Anderson

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 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	\$117,400
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.

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 #
ADVISORS MORTGAGE GROUP LLC				
Advisors Mortgage Group LLC	Mona Hulteen - NMLS#197100	Hazlet	mhulteen@advisorsmortgage.com	732-749-3333
Advisors Mortgage Group LLC	Christy Mendes - NMLS#157126	Red Bank	cmendes@advisorsmortgage.com	732-383-7595
Advisors Mortgage Group LLC	Heather Paduch	Ocean	hpaduch@advisorsmortgage.com	732-292-3133
Advisors Mortgage Group LLC	Kristofer Jones - NMLS#408620	Wall	kjones@advisorsmortgage.com	732-245-3166
Advisors Mortgage Group LLC	Michael Radazzo - NMLS#204537	Toms River	mradazzo@advisorsmortgage.com	732-719-3148
Advisors Mortgage Group LLC	Kevin Kennedy - NMLS#224148	Toms River	kkennedy@advisorsmortgage.com	732-719-3148
Advisors Mortgage Group LLC	Francesca Anello - NMLS#1167220	Tinton Falls	Francesca@Advisorsmortgage.com	732-522-3028
Advisors Mortgage Group LLC	Ken Douglas - NMLS#229994	Toms River	kdouglas@advisorsmortgage.com	732-719-3148
Advisors Mortgage Group LLC	Jason Levine - NMLS#242784	Freehold	jlevine@advisorsmortgage.com	732-972-8800
Advisors Mortgage Group LLC	James Ruppert - NMLS#588947	Holmdel	jruppert@advisorsmortgage.com	732-747-0602
Advisors Mortgage Group LLC	Kristy Manguno -Branch#2170663	Holmdel	kmanguno@advisorsmortgage.com	732-292-3133
Advisors Mortgage Group LLC	Sean Clark - NMLS#111333	Ocean	sclark@advisorsmortgage.com	732-292-3133
Advisors Mortgage Group LLC	Timothy Ford - NMLS#324872	Hazlet	tford@advisorsmortgage.com	732-859-3833
Advisors Mortgage Group LLC	Larry Gould - NMLS#369581	Ocean	lgould@advisorsmortgage.com	732-640-5729
Advisors Mortgage Group LLC	Nick Rosetti - NMLS#201291	Ocean	nrosetti@advisorsmortgage.com	609-320-7560
Advisors Mortgage Group LLC	Dave Dondero - NMLS#1037280	Ocean	ddondero@advisorsmortgage.com	732-292-3133
Advisors Mortgage Group LLC	Michael Murphy - NMLS#5224	Oceanport	mmurphy@advisorsmortgage.com	732-292-3133
Advisors Mortgage Group LLC	Tara Cooper - NMLS#890130	Point Pleasant	tcooper@advisorsmortgage.com	732-600-1731
Advisors Mortgage Group LLC	Ruth Brodzinski - NMLS#1250657	Toms River	ruth@advisorsmortgage.com	732-610-2852
Advisors Mortgage Group LLC	Kyle Farrell - NMLS#2248697	Toms River	kfarrell@advisorsmortgage.com	732-456-9609
Advisors Mortgage Group LLC	Matt Patterson - NMLS#203854	Toms River	mpatterson@advisorsmortgage.com	732-604-7025
Advisors Mortgage Group LLC	Nick Esposito - NMLS#203845	Toms River	nesposito@advisorsmortgage.com	908-670-8444
Advisor Mortgage Group LLC	Andrew Esposito - NMLS# 2016218	Toms River	andrewesposito@advisorsmortgage.com	732-567-3470
Advisor Mortgage Group LLC	Lacy Johnson - NMLS#176876	Toms River	ljohnson@advisorsmortgage.com	732-814-7004
Advisors Mortgage Group LLC	Michael Walker - NMLS#236003	Toms River	mwalker@advisorsmortgage.com	732-688-1796
Advisors Mortgage Group LLC	Clarisse Jeleniewski - NMLS #1176314		cjeleniewski@advisorsmortgage.com	908-907-1604
Advisors Mortgage Group LLC	Bob Obsuth - NMLS#404112	Point Pleasant	bobsuth@advisorsmortgage.com	732-232-3161
AMERICAN FINANCIAL NETWORK				
American Financial Network	Dennis Flanagan - NMLS#221220	Manalapan	dflanagan@afncorp.com	732-740-7190
AMERICAN MORTGAGE BANKERS CORP.				
American Mortgage Bankers Corp.	Richard Illion	WLB	info@americanmbc.com	732-571-1818
AMERICAN MORTGAGE PARTNERS, INC.				
American Mortgage Partners. Inc.	Rudolph Pierre - NMLS#1735381	Parsippany	rpierre@americanmpinc.com	908-461-9413
AMERICAN NEIGHBORHOOD MORTGAGE				
Annie-Mac	Stephen Gross - NMLS#21191	Hazlet	sgross@annie-mac.com	732-847-8565
AMERICA FIRST FUNDING GROUP				
America's First Funding Group	Shonda Neal	Neptune	sneal@affg.org	732-643-0200
BANK OF AMERICA				
Bank of America	Michael France - NMLS#227499	Pennsauken	michael.j.france@BoFa.com	856-396-8461
BFF LENDING SERVICES, INC.				
BFF Lending Services, Inc.	Brian Foster	Holmdel	BrianF@BffMortgage.com	732-837-2080
CALIBER HOME LOANS				
Caliber Home Loans	Eric Sandrow - NMLS#91362	Bridgewater	eric.sandrow@caliberhomeloans.com	908-244-3188
Caliber Home Loans	Shane O'Connor - NMLS#643632	Bridgewater	shane.connor@caliberhomeloans.com	732-740-5392
Caliber Home Loans	Susanne Saller - NMLS#460242	Bridgewater	susanne.saller@caliberhomelans.com	908-244-3168
Caliber Home Loans	Michele Sabine -NMLS#1422813	Edison	michele.sabine@caliberhomeloans.com	848-200-1736

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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	Frank Lay - NMLS#460209	Edison	frank.lay@caliberhomelans.com	814-404-2191
CAPITAL ONE				
Capital One	Crystal Moon-Boulware- NMLS#609885	Edison	crystal.moonboulware@capitalone.com	732-321-4721
CITIZENS BANK				
Citizens Bank	Adam Lepore - NMLS#404833	Shrewsbury	adam.lepore@citizensbank.com	732-383-1436
CMG HOME LOANS				
CMG Home Loans	Christopher Dorms - NMLS#220411	Middletown	cdorman@cmghomeloans.com	732-766-8084
CROSS COUNTY MORTGAGE, LLC				
Cross Country Morggage, LLC	Reid Waltzer -NMLS#785408	Morganville	reid.waltzer@myccmortgage.com	732-682-8675
EAST COAST CAPITAL				
East Coast Capital	Robert Larson - NMLS#138947	River Edge	rlardon@eastcoastcap.com	201-376-0300
EMM LOANS				
EMM LOANS	Joseph Parisi -NMLS#307863	Cherry Hill	jparisi@emmloans.com	800-793-9633
EQUITY PRIME MORTGAGE LLC				
Equity Prime Mortgage LLC	Eric Demateis - NMLS#1165498	Manahawkin	edemateis@equityprime.com	860-889-0030
Equity Prime Mortgage LLC	Eileen Hogan - NMLS#283459	Manahawkin	ehogan@equityprime.com	732-673-3752
FAMILY FIRST A DIVISION OF ANNIEMAC HOME MORTGAGE				
Family First A Division of AnnieMac	Donna Marshall- NMLS#223787	Hazlet	dmarshall@fam1fund.net	732-670-2164
Family First A Division of AnnieMac	Gabriel Gillen - NMLS#151012	Hazlet	Ggillen@fam1fund.net	732-670-2164
FIRST ALLIANCE HOME MORTGAGE				
First Alliance Home Mortgage	Sam Khalil -NMLS#5040	Cranford	sam@fahmloans.com	732-582-3338
First Alliance Home Mortgage	Daniel Batista - NMLS#245053	Cranford	dbatista@fahmloans.com	732-582-3338
First Alliance Home Mortgage	William Fort - NMLS#143996	Cranford	billfort@fahmloans.com	732-582-3338
First Alliance Home Mortgage	George Iskander - NMLS#168850	Cranford	giskander@fahmloans.com	732-582-3338
FIRST ATLANTIC FEDERAL CREDIT UNION				
First Atlantic Federal Credit Union	Elaine Schiavone NMLS637899	Eatontown	elaine.schiavone@fafcu.com	732-380-3600
First Atlantic Federal Credit Union	Barbara Carrollo-Loeffler NMLS#1223291	Eatontown	barbara.carrollo-loeffler@fafcu.com	732-380-3600
First Atlantic Federal Credit Union	Joan Brand - NMLS#766202	Eatontown	joan.brand@fafcu.com	732-380-3600
FREEHOLD BANK				
Freehold Bank	Casey DeWitt - NMLS# 408908	Freehold	cdewitt@myfreeholdbank.com	732-462-6700
Freehold Bank	Maryanne Barth -NMLS#408908	Freehold	mbarth@myfreeholdbank.com	732-462-6700
FULTON BANK				
Fulton Bank	Rich McCabe -NMLS#168318		rmccabe@fultonmortgagecompany.com	609-492-7215
Fulton Bank	Ilene Jacobs -NMLS#622873	Marlboro	ijacobs@fultonmortgagecompany.com	732-863-5600
Fulton Bank	Dwain Drinkard - NMLS#214450		ddrinkard@fultonmortgagecompany.com	848-480-9527
Fulton Bank	Tom Dilger - NMLS#524536		tdilger@fultonmortgagecompany.com	732-890-1480
GATEWAY MORTGAGE				
Gateway Mortgage	Jamie Mazzacco - NMLS#90262	Red Bank	Jamie.Mazzacco@gatewayloan.com	732-784-3485
Gateway Mortgage	Ted Ihde	Red Bank	ted.ihde@gatewayloan.com	816-699-6804
GREENWAY MORTGAGE				
Greenway Mortgage	James Payor - NMLS#374480	Middletown	accounting@greenwaylending.com	888-616-9885
Greenway Mortgage	Lisa McCaughey - NMLS#2303567	Middletown	lmcaughey@greenwaylending.com	888-616-9885
Greenway Mortgage	John Maura - NMLS#202861	Middletown	jmauro@greenwaylending.com	888-616-9885
Greenway Mortgage	Daniela Sweeney - NMLS#1097936	Middletown	apatero@greenwaylending.com	888-616-9885
GUARANTEED RATE				
Guaranteed Rate	Brian Kelly - NMLS#1092959	Manahawakin	brian.kelly@rate.com	908-601-3198
HOMEBRIDGE FINANCIAL				

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FIRST-TIME HOMEBUYERS PROGRAM PARTICIPATING LENDERS**

LENDING AGENCY	CONTACT NAME	CITY	EMAIL ADDRESS	PHONE #
Homebridge Financial	Christopher Dorman - NMLS#220411	Iselin	crandall@homebridge.com	732-766-8084
JERSEY MORTGAGE COMPANY				
Jersey Mortgage Company	Scott Simpson - NMLS#210940	Manasquan	ssimpson@jerseymortgage.com	732-236-6310
KEARNY BANK				
Kearny Bank	Kathryn Schulfaer - NMLS#223238	Fairfield	kschulhafer@kearnybank.com	732-371-7305
Kearny Bank	Jacqueline Gibbs - NMLS#1559939	Fairfield	jagibbskearnybank.com	892-704-0368
LOANDEPOT.COM, LLC				
LoanDepot.Com, LLC	Chris Tamayo - NMLS#446233	Shrewsbury	ctamayo@loandepot.com	732-430-7272
LoanDepot.Com, LLC	Alexander Clavjo - NMLS#201697	Montclair	aclavilo@loandepot.com	973-774-4029
LoanDepot.Com, LLC	Corrine Wallace - NMLS#1531585	Morristonw	corinnewallace@loandepot.com	973-529-7080
LoanDepot.Com, LLC	Ryan Delia - NMLS#102276	Fort Lee	rdelia@loandepot.com	201-720-3501
LoanDepot, Com LLC	Terry Cooper - NMLS#170268	Princeton	tecooper@loandepot.com	609-786-2486
LoanDepot, Com LLC	Walter Sanots - NMLS#1584706	Sparta	wsantos@loandepot.com	973-721-7057
LoanDepot.Com, LLC	Donald Callwood - NMLS#585440	Paramus	dcallwood@loandepot.com	201-514-7511
MANASQUAN BANK				
Manasquan Bank	Robert Hart- NMLS# 42994	Manasquan	rhart@manasquan.bank	732-292-8451
Manasquan Bank	Ralph G. Tancardi - NMLS#64677	Manasquan	rtancardi@manasquan.bank	732-292-8451
Manasquan Bank	Michalel Acampora - NMLS#743984	Manasquan	macampora@manasquan.bank	732-292-8451
Manasquan Bank	Christina Pruitt - NMLS#299603	Manasquan	cpruitt@manasquan.bank	732-292-8451
MLB RESIDENTIAL LENDER LLC				
MLB Residential Lender LLC	Marty Broonfman - NMLS#69143	Springfield	mbronfman@mlbmortgage.com	732-243-0140
MORTGAGE CAPITAL ASSOCIATES, INC.				
Mortgage Capital Associates, Inc.	Robert Shamie	WLB	rshamie@usmtgcapital.com	732-759-8189
MORTGAGE NETWORK SOLUTIONS				
Mortgage Network Solutions	Debbie Maxwell - NMLS#75739	Hamilton	debbiemaxwell@optonline.net	609-890-7171
MOVEMENT MORTGAGE				
Movement Mortgage	Michelle Coleman - NMLS#223240	Bridgewater	michelle.coleman@movement.com	732-539-0016
NJ LENDERS CORP.				
NJ Lenders Corp.	Edward Pascoello - NMLS#7161	Shrewsbury	ed.pascoello@njlenders.com	732-978-4692
OAK MORTGAGE COMPANCY LLC.				
Oak Mortgage Company LLC.	Christopher Murray	Marlton	cmurray@myrepublicbank.com	609-922-2630
OCEAN FIRST BANK				
Ocean First Bank	Brendan Hogan - NMLS#1183436	Toms River	bhogan@oceanfirst.com	732-240-4500
Ocean First Bank	Michael Jaggemauth - NMLS#2225476	Toms River	mjaggemauth@oceanfirst.com	888-623-2633
Ocean First Bank	Celine Evans - NMLS#2225433	Toms River	cevans@oceanfirst.com	888-623-2633
PARAMOUNT RESIDENTIAL MORG.				
Paramount Residential Mortg.	William McGrorry - NMLS#704492	Sea Girt	wmcgrorry@prmg.net	732-825-8420
PATRIOT MORTGAGE				
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Patriot Mortgage	Diane Durkin	Manasquan	diane@patriotmtgs.com	732-409-7779
Patriot Mortgage	Stephen Priante	Manasquan	spriante@patriotmtgs.com	732-409-7779
PLATINUM MORTGAGE/THINK				
Platinum Mortgage	Thomas Barnes - NMLS#1549529	Morganville	tbarnes@thinkmtg.com	732-441-5363
PNC MORTGAGE				
PNC Mortgage	Michael Vrlaku -NMLS# 179115		michael.vrlaku@pnc.com	732-977-9970
PNC Mortgage	Micaela Rodrigues -NMLS-588979		micaela.rodrigues@pnc.com	732-853-2049
PRIMARY REIDENTIAL MORTGAGE				

**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**

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Primary Residential Mortgage	Kim Skodmin - NMLS#2348851	Oakhurst	kskadmin@primeres.com	732-676-1771
PRIME LENDING				
Prime Lending	Alfredo Feigelmuller - NMLS#625911	East Brunswick	afeigelmuller@primelending.com	732-543-7196
PROSPERITY HOME MORTGAGE, LLC.				
Prosperity Home Mortgage, LLC.	Al Colacello - NMLS#198534	Cherry Hill	al.colacello@phmloans.com	609-841-2259
Prosperity Home Mortgage LLC	Melanie Jannuzzi - NMLS#198534	Red Bank	melanie.jannuzzi@phmloans.com	718-757-1958
Prosperity Home Mortgage, LLS	Jessica Flaum - NJMS#969756	Wall	jessica.flaum@phmloans.com	908-917-0799
PROVIDENT BANK				
Provident Bank	Sonja Leaven-Davis	Iselin	sonja.leaven-davis@providentnj.com	732-726-5525
RED OAK MORTGAGE				
Red Oak Mortgage	Brian LaRue - NJMS#179393	Wall	brian@redoakmortgage.com	732-410-4141
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Red Oak Mortgage	Kelly Kerrick - NJMS#422586	Wall	kelly@redoakmortgage.com	732-410-4141
RJR MORTGAGE COMPANY LLC				
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Seaview Mortgage Inc.	Wendy Laffey - NMLS#59884	Monmouth Beach	wlafeey@seaviewmortgage.com	732-618-0313
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UNITED TELETECH				
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UNITED ROOSEVELT SAVINGS BANK				
United Roosevelt Savings Bank	Tina Campagna	Carteret	tcampagna@ursbank.com	732-541-5445
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Valley National Bank	Sofi Cordero - NMLS#1802773	Wayne	scordero@valley.com	973-305-8800
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Valley National Bank	Lisa Marie Haydon - NMLS#222966	Red Bank	lhaydon@valley.com	973-769-8652
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01/3/2024 Revised

