



## New Jersey programs for FIRST TIME HOMEBUYERS

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

### NEED HELP WITH A DOWN PAYMENT OR CLOSING COSTS?

#### NJ SMART START Program

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

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

#### Eligible Borrowers

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

#### Low Down Payment Requirements

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

#### Purchase Price & Income Limits

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

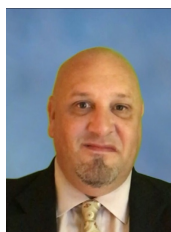
#### Eligible Properties

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

#### Loan Terms

- 30 year FHA, VA, or USDA loans

PLEASE SPEAK WITH YOUR TRIDENT MORTGAGE CONSULTANT FOR FULL DETAILS



Christopher Bayes, Mortgage Consultant  
Office: 856-718-2987

Email: [chris.bayes@tridentmortgage.com](mailto:chris.bayes@tridentmortgage.com)  
1001 Tilton Road, Northfield, NJ 08825  
<https://tridentmortgage.com/chrisbayes>



Trident Mortgage Company LP is licensed by the Pennsylvania Department of Banking and Securities as a Mortgage Lender. Licensed by the New Jersey Department of Banking and Insurance. Licensed lender, Office of the Delaware State Bank Commissioner. All loans subject to credit approval. Trident Mortgage Company LP NMLS ID: 111942

NMLS # 143863