



100% Home Financing is Available in NJ!



You've worked hard to maintain a good credit rating. Paying your bills on time and budgeting wisely, but the dream of home ownership is escaping you. You just have not been able to save the down payment.

You may be in luck. We have a home loan program that is specially designed to fit your needs and circumstances. The interest rates are very low and it covers about 90% of New Jersey.

You may not have heard about this before because there are limited people in the mortgage industry who will utilize this program for your benefit. A majority of mortgage professionals do not even know this home financing option even exists. It can be used to make your dream of home ownership come true

It is not VA, so you do not have to be a veteran!



Here are some of the highlights:

- 1) 100% Financing for a Single Family Home Purchase.**
- 2) Low Fixed Interest Rates.**
- 3) Loan is backed by a Government Guarantee.**
- 4) No Prepayment Penalties.**
- 5) No Monthly Mortgage Insurance.**
- 6) Seller May Pay up to 6% of Your Closing Costs.**
- 7) Closing Costs may be financed into the loan up to the Appraised Value.**
- 8) This Loan Allows for True 100% Financing. The Closing Costs may be Seller Paid or Financed!**

This loan is designed borrowers who have not been able to save the necessary down payment for a home purchase. This is often caused by high rents interfering with the ability to save sufficient funds or just the everyday cost of living, raising, and feeding a family.

It is designed for low to moderate income borrowers. A borrower is considered to have moderate income if it does not exceed 115% of the area median income. The amount of people in your household is also considered in this calculation. You may make over \$100,000 and still qualify under certain circumstances.

New Jersey Eligible Areas

ATLANTIC COUNTY

All of:

Borough of Buena
Buena Vista Township
Corbin City
Egg Harbor City
Egg Harbor Township
Estelle Manor
Folsom Borough
Galloway Township
Hamilton Township
Mullica Township
Port Republic City
Weymouth Township

BERGEN COUNTY

No eligible areas

BURLINGTON COUNTY

All of:

Bass River Township
Beverly Boro
Burlington City
Burlington Township
Delanco Township
Eastampton Township
Edgewater Park Township
Fieldsboro
Florence Township
Hainesport Township
Lumberton Township
Mansfield Township
Medford Lakes
Medford Township
New Hanover Township
North Hanover Township
Pemberton Borough
Pemberton Township
Riverside Township
Shamong Township
Southampton Township
Springfield Township
Tabernacle Township
Washington Township
Westampton Township
Woodland Township
Wrightstown
[Portions of:](#)
Bordentown Township

Chesterfield Township
Delran Township
Evesham Township
Mt. Laurel Township

CAMDEN COUNTY

All of:

Chesilhurst
Waterford Township
[Portions of:](#)
Winslow Township

CAPE MAY COUNTY

Entire county except:

North Wildwood
Ocean City
Wildwood City
Wildwood Crest and
contiguous
portion of Lower Twp.

CUMBERLAND COUNTY

Entire county except

corporate limits of:
Bridgeton
Millville
Vineland

ESSEX COUNTY

No eligible areas

GLOUCESTER COUNTY

All of:

Clayton
East Greenwich Township
Elk Township
Franklin Township
Greenwich Township
Harrison Township
Logan Township
Mantua Township
Monroe Township
National Park
Newfield
Paulsboro
South Harrison Township
Swedesboro
Woolwich Township
[Portions of:](#)
West Deptford Township

HUDSON COUNTY

No eligible areas

HUNTERDON COUNTY

Entire county eligible

MERCER COUNTY

All of:

East Windsor Township
Hightstown
Hopewell Borough
Pennington
West Windsor Township
Washington Township
[Portions of:](#)
Hopewell Township
Lawrence Township
Princeton Township

MIDDLESEX COUNTY

All of:

Cranbury Township
Helmetta
Jamesburg
Monroe Township
Plainsboro Township
South Brunswick Township
Spotswood
[Portions of:](#)
Old Bridge Township

MONMOUTH COUNTY

All of:

Allentown
Englishtown
Farmingdale
Howell Township
Manalapan Township
Millstone Township
Roosevelt
Upper Freehold Township
[Portions of:](#)
Colts Neck Township
Freehold Township
Holmdel Township
Marlboro Township
Wall Township

MORRIS COUNTY

All of:

Chester
Chester Township
Harding Township
Jefferson Township
Kinnelon Borough
Mendham
Mine Hill
Mt. Arlington Township
Mt. Olive Township
Netcong
Rockaway Township
Roxbury Township
Washington Township

Portions of:

Denville Township
Morris Township
Randolph Township
Wharton Township

OCEAN COUNTY

All of:

Barnegat Township
Eagleswood Township

Jackson Township
Lacey Township
Lakehurst Borough
Little Egg Harbor Township
Long Beach Island
Communities
Ocean Township
Plumsted Township
Stafford Township
Tuckerton Borough
Portions of:
Berkeley Township
Dover Township
Lakewood Township
Manchester Township

PASSAIC COUNTY

West Milford Township

SALEM COUNTY

Entire county eligible

SOMERSET COUNTY

All of:

Bedminster Township

Bernardsville Borough
Branchburg Township
Far Hills Borough
Hillsborough Township
Millstone Borough
Montgomery Township
Peapack and Gladstone
Borough
Rocky Hill Borough
Portions of:
Bernards Township
Franklin Township

SUSSEX COUNTY

Entire county eligible

UNION COUNTY

No eligible areas

WARREN COUNTY

Entire county except:

Phillipsburg

AREA LOAN LIMITS

State County or Equivalent Est. Limit -Effective 4-15-11

NJ Atlantic County \$227,100
NJ Burlington \$232,100
NJ Camden \$227,100
NJ Cape May \$252,200
NJ Cumberland County \$212,100
NJ Gloucester County \$227,100

NJ Hunterdon \$272,500
NJ Mercer \$265,500
NJ Middlesex \$266,800
NJ Monmouth County \$238,100
NJ Morris \$262,800
NJ Ocean County \$242,100

NJ Passaic \$242,800
NJ Salem \$227,100
NJ Somerset \$252,800
NJ Sussex \$241,800
NJ Warren \$249,500

***This Program has Limited Funding! If you want more information call or email me TODAY.
Information will not cost you a penny and my contact information is below.***

Sincerely,

Mark Robinson

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