



## FIND OUT HOW YOU CAN GET \$10,000 TOWARD YOUR HOME PURCHASE!

Accumulating the funds for down payment and closing costs is a common barrier to potential homeowners. The New Jersey Housing and Mortgage Finance Agency (NJHMFA) Down Payment Assistance (DPA) Program provides qualified homebuyers with \$10,000 toward down payment and/or closing costs. The DPA program is only available to participants in NJHMFA's first mortgage lending programs.

To learn more, visit [TheRoadHomeNJ.com](http://TheRoadHomeNJ.com).

---

## HAVE YOU RECEIVED A FORECLOSURE NOTICE?

If yes, free housing counseling is available through NJHMFA's Foreclosure Mediation Assistance Program.

Mediation can save a home from foreclosure, yet too many homeowners enter the foreclosure process with their mortgage lender without professional guidance or an understanding of the type of relief that may be available to them.

To learn more and get a list of HUD-Certified Housing Counseling agencies, visit [njhousing.gov/foreclosure](http://njhousing.gov/foreclosure).

**Don't wait. The sooner you call a HUD-Certified Housing Counselor, the more options you'll have.**

