# Financial Institution List

Central Jersey Housing Resource Center (908) 446-0036

*(FOR INFORMATIONAL PURPOSES ONLY-PLEASE CONTACT BANKS FOR PREVAILING RATES/DATA)*

***All of these lenders are or have been financial contributors to the Central Jersey Housing Resource Center. You are not restricted to these financing options.***

***You can also check with credit unions, mortgage companies or government programs*.**

CJHRC has made every effort to provide you with the most current and accurate information. CJHRC cannot be held responsible for inaccurate, misinterpreted or outdated information contained herein.

| Financial Institution | Mortgage Rep. | Phone Number | Application Fee | Down Payment | Private Mortgage Insurance | Special 1st Time Homebuyer Program or Low/Mod Income Program | Down Payment or Closing Cost Grant Offered by Lender | FHA Product | Additional Information |
|---|---|---|---|---|---|---|---|---|---|
| Advisors Mortgage Group, LLC | Nicholas Rosetti | 732-292-3133 X162 | $1,395 application fee<br>$430 appraisal fee<br>$175-$325 credit check | 3%<br>Can be a gift or grant | Yes<br>If putting down less than 20% | Yes | Yes<br>NJHMFA grants | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| Affinity Federal Credit Union | James Goodman | 908- 860-7120 | No application fee<br>$495 appraisal fee<br>$150 credit check fee | 3%<br>Can be a gift or grant | Yes<br>Reduced rate depending on credit score | Yes | Yes<br>Homebuyer Dream Program, Trenton Initiative, NJCC & Brunswick grants | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| Bank of America | Michelle Brown (NMLS ID# 588929) | 732-917-7685 | No application fee<br>$610 Appraisal fee<br>$150 credit check | 3%<br>Can be a gift or grant | Yes | Yes | Yes<br>Community Homeownership Commitment | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| CMG Home Loans | Lisa Haydon | 862-269-9249 | $1,670 application fee<br>Appraisal fee varies<br>$120.00/borrower credit check fee | 5%<br>Can be a gift or grant | Yes<br>If putting down less than 20% | Yes | Yes<br>NJHMFA and FHA Buyers Choice | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| Citizens Bank | Deborah Mason | 215-209-9483 | $1,300 application fee<br>$599 appraisal fee<br>$55/borrower credit check fee | 3% Conventional<br>3.5% FHA<br>Can be a gift or grant | Yes<br>If putting down less than 20% | Yes | Yes<br>Citizens Closing Cost Assistance (CCA) & NJHMFA | Yes | Can offer loans for Mt. Laurel deed restricted housing |

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| Columbia Bank | Paula Matias | 201-726-2214 | No application fee, appraisal fee or credit check fee | 3% ($1,000 of homebuyer's own funds) | No | Yes | Yes Columbia Bank Grant & Homebuyer Dream Program | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| Cross Country Mortgage, LLC | Jennifer Zinna Chatman | 732-682-1076 | $1,495 application fee Appraisal fee varies Credit check fee varies | 3% Can be a gift or grant | No (Depends on mortgage product) | Yes | CCM Smart Start | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| Financial Resources FCU Last updated 2/26/26 | Bill Panayote | 908-210-6503 | No application fee $495 and up appraisal fee $0 credit check fee | 0% Can be a gift | Yes If putting down less than 20% | Yes | No | Yes | Can offer loans for age restricted low/mod properties (55+); but cannot offer loans for Mt. Laurel (low/mod) deed restricted housing |
| Fulton Bank | Chris Cantagallo | 732-644-8865 | No application fee $595 Appraisal fee $165 credit check fee | 0% Up to 100% can be a gift | No | Yes | Yes Closing Cost Assistance Program (CCAP) | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| Loan Depot | Jackelyn Maldonado | 609-389-8630 | $1,590 application fee $475 appraisal fee $300 credit check fee | 3% Can be a gift or grant | Yes If putting down less than 20% | Yes | Yes NJHMFA | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| M&T Bank | David Henry<br><br>Tiffany Alphonso | 862-237-3746<br><br>732-773-3534 | No application fee Appraisal fee vary $113.65 credit check fee | 3% (Can be a gift/ grant-contact for details) | No | Yes | Yes M&T Grant & Homebuyer Dream Program | Yes | Yes |
| Magyar Bank | Richard Stevens | 888-990-2265 X147 | $500 application fee* $450-$600 appraisal fee which includes the credit check<br><br>*refunded if loan closes | 5% (3% can be a gift) 10% to avoid PMI | Yes If putting down less than 10% | Yes | Yes Homebuyer Dream Program | No | Can offer loans for Mt. Laurel deed restricted housing |

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| Millenium Home Mortgage, LLC | Michelle McDermott | 908-233-6610 | $395 application fee<br>$550 appraisal fee<br>$110 credit check fee | 3%<br>Can be a gift or grant | Yes<br>If putting down less than 20% | Yes | Yes<br>NJHMFA First Time Buyer | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| Peapack Private Bank & Trust | Amaro Pereira | 908-334-8789 | $500.00 application fee<br>Appraisal fee varies<br>$89 credit check fee per borrower | 5%<br><br>2% gift;<br>2% grant | No | Yes | Yes<br>Lender Credit & Homebuyer Dream Program | No | Can offer loans for Mt. Laurel deed restricted housing |
| PNC Bank | Camille Sanchez<br><br>Jeff Shapiro | 551-221-0051<br><br>908-310-6347 | $1,280 application fee<br>$614 appraisal fee<br>$320 credit check fee | 3%<br>Can be a gift or grant | No<br>with 3% down payment or PNC Community (select areas) | Yes | Yes<br>PNC Grant & Low-Income Grant (can be combined) | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| Provident Bank | Luis Pachon<br><br>Jennifer Piro | 908-472-4697<br><br>201-306-8445 | $295 application fee<br>$550-$800 appraisal fee<br>$155-$289 credit check fee | 3%-5%<br>Can be a gift | No PMI in Low/Moderate tract; other programs, PMI may apply | Yes | Yes<br>Buyers Advantage & Homebuyer Dream Program | Yes | Can offer loans for Mt. Laurel deed restricted housing |
| Somerset Regal Bank | Dan Iannucci<br><br>Brian Wagenseller | 732-560-1700 X5222<br><br>732-805-3901 X6509 | $450 application fee<br>$400 appraisal fee<br>(includes the credit check fee) | 10%<br>5% can be a gift or grant | Yes<br>If putting down less than 20% | Yes | No | No | Can offer loans for Mt. Laurel deed restricted housing |
| TD Bank | Patrick Nicholson | 201-803-3504 | $1,195 application fee ($0 fee for affordable product)<br>$550-$650 Appraisal Fee based on property type<br>$129 credit check fee | 3%<br>Can be a gift or grant all but $500 | Depends on mortgage product | Yes | Yes<br>NJ Community Capital grant | Yes | Can offer loans for Mt. Laurel deed restricted housing |

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| The Bank of Princeton | Terry Carusone | 609-681-5190 | $850 application fee<br>Appraisal fees vary<br>$90.00 credit check fee (joint) | 5%<br>Can be a gift or grant | Yes<br>If putting down less than 20% | Yes | No | No | Contact Terry Carusone for details |
| Valley Bank<br>Last updated 4/11/24 | David Debonis | 973-207-6500 | $495 application fee (possible credit at closing)<br>Appraisal fee vary<br>$0 for initial credit report (other fees may apply) | 3-5%<br>2-4% can be a gift or grant (1% must be borrower's funds) | No for Community Advantage CRA Mortgage | Yes | Yes<br>Homebuyer Dream Program | Yes- | Can offer loans for Mt. Laurel deed restricted housing |
| Wells Fargo Home Mortgage<br>Last updated 2/26/26 | | 1-800-357-6675 | No application fee | 3%<br>Can be a gift or grant | Discuss with Home Mortgage Consultant | Yes | Yes | Yes, USDA, FHA and VA loans available | Call for additional details |