



SONYMA – The State of New York Mortgage Agency

- Since 1970, The State of NY Mortgage Agency has been providing financing and programs designed for first-time low and moderate-income buyers in NYS.
- SONYMA partners with approved participating mortgage lenders across the state to offer 30-year, competitive, fixed-rate mortgages with special features to help low and moderate income New Yorkers become homeowners. SONYMA mortgages are available to qualified borrowers to purchase single-family homes, homes with two to four units, co-ops and condominiums.

Loan Programs:

Achieving the dream and Low Interest Rate Products: SONYMA's core products make home ownership possible for qualified New Yorkers. SONYMA offers 30-year, competitive, fixed-rate mortgages with long-term rate locks that can be combined with grants, subsidies, special add-on features and down payment assistance.

Add-Ons:

The following special add-on features can be combined with SONYMA mortgage products for maximum benefit. Borrowers may qualify to use multiple features

- **Down Payment Assistance Loan (DPAL)**
- **Energy Star**
- **RemodelNY**
- **Homes for Veterans**

Interested clients/employees should get in contact with Beth Hard or John Farina via the loan referral system or their respective e-mails.

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