HARP

Your best route to a better mortgage

# Hey, Maryland.

## Thousands more could be saving every year.

HARP ELIGIBLE LOANS IN MARYLAND: **11,879***

NATIONWIDE REFINANCES THROUGH HARP:
*SINCE INCEPTION IN 2009*
**3.3 MILLION****

## ▶ TO QUALIFY FOR HARP:

***Your loan is owned*** by Freddie Mac or Fannie Mae.

***Your current loan-to-value (LTV) ratio*** is greater than 80%.

***You must be current on your mortgage***, with no 30-day+ late payments in the last six months and no more than one in the past 12 months.

***Your home*** is your primary residence, a 1-unit second home or a 1- to 4-unit investment property.

***Your loan was originated*** on or before May 31, 2009.

**AVERAGE SAVINGS**
*FOR*
**MARYLAND HOMEOWNERS**
WHO HAVE REFINANCED WITH HARP:

**$2,741***
PER YEAR

FEDERAL HOUSING FINANCE AGENCY FHFA

*Source: *Statistics as of 3rd Quarter 2015.*
***Statistics as of December 2015.*

**HARP.gov**