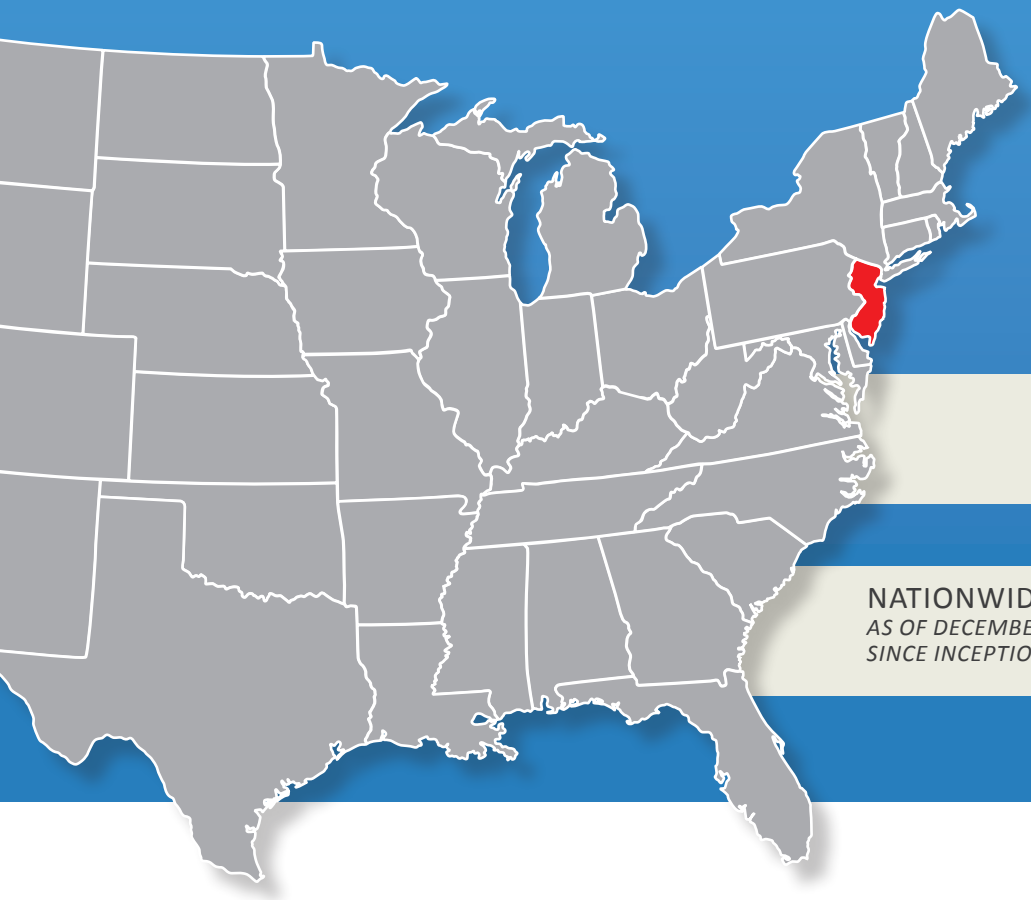
HARP
Your best route to a better mortgage®

Hey, New Jersey.

Thousands more could be saving every month.



HARP ELIGIBLE LOANS IN NEW JERSEY: **20,384**

NATIONWIDE REFINANCES THROUGH HARP:
AS OF DECEMBER 2014
SINCE INCEPTION IN 2009
3.2 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
NEW JERSEY HOMEOWNERS
WHO HAVE REFINANCED WITH HARP:

$222
PER MONTH

Source: FHFA, statistics as of 3rd Quarter 2014.
HARP eligible loans with a refinance incentive.

HARP.gov