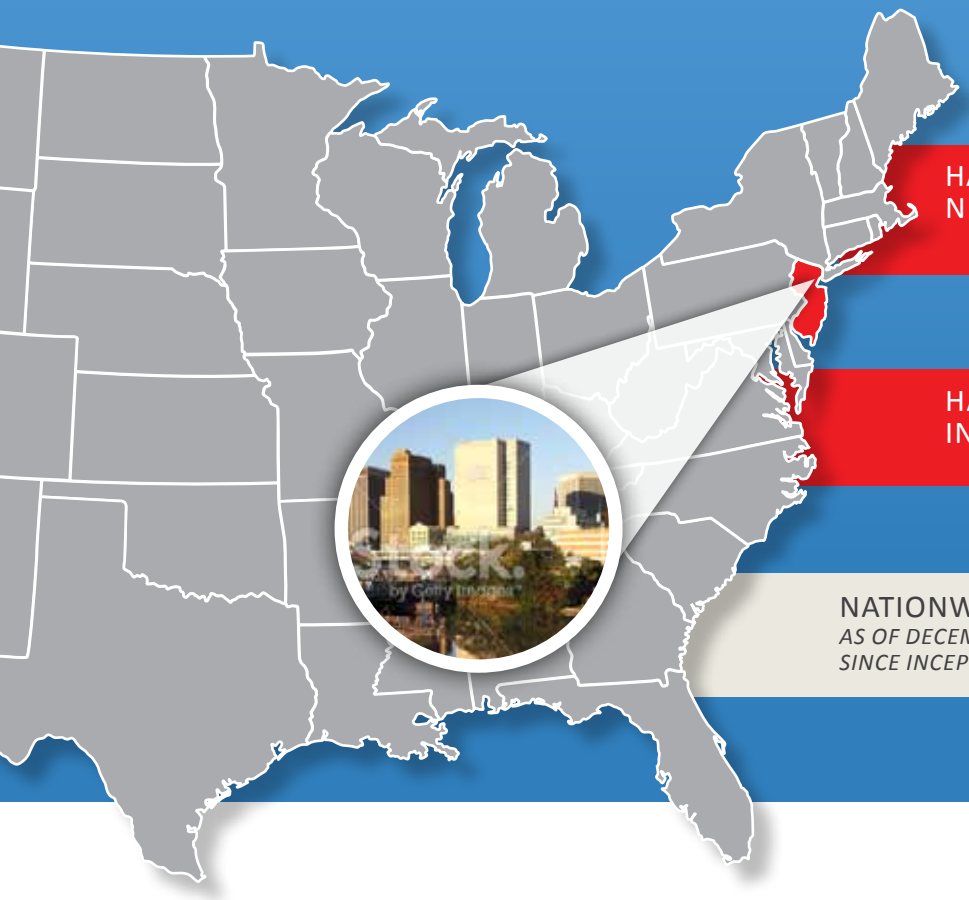
HARP

Your best route to a better mortgage®

Hey, Newark.

Thousands more could be saving every month.



HARP ELIGIBLE LOANS IN NEW YORK/ NEWARK/JERSEY CITY MSA: **10,227**

HARP ELIGIBLE LOANS IN NEW JERSEY: **20,073**

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 YORK/NEWARK/ JERSEY CITY AREA HOMEOWNERS
WHO HAVE REFINANCED WITH HARP:

$256
PER MONTH

FEDERAL HOUSING FINANCE AGENCY FHFA

Source: FHFA, statistics as of 4th Quarter 2014. HARP eligible loans with a refinance incentive.

HARP.gov