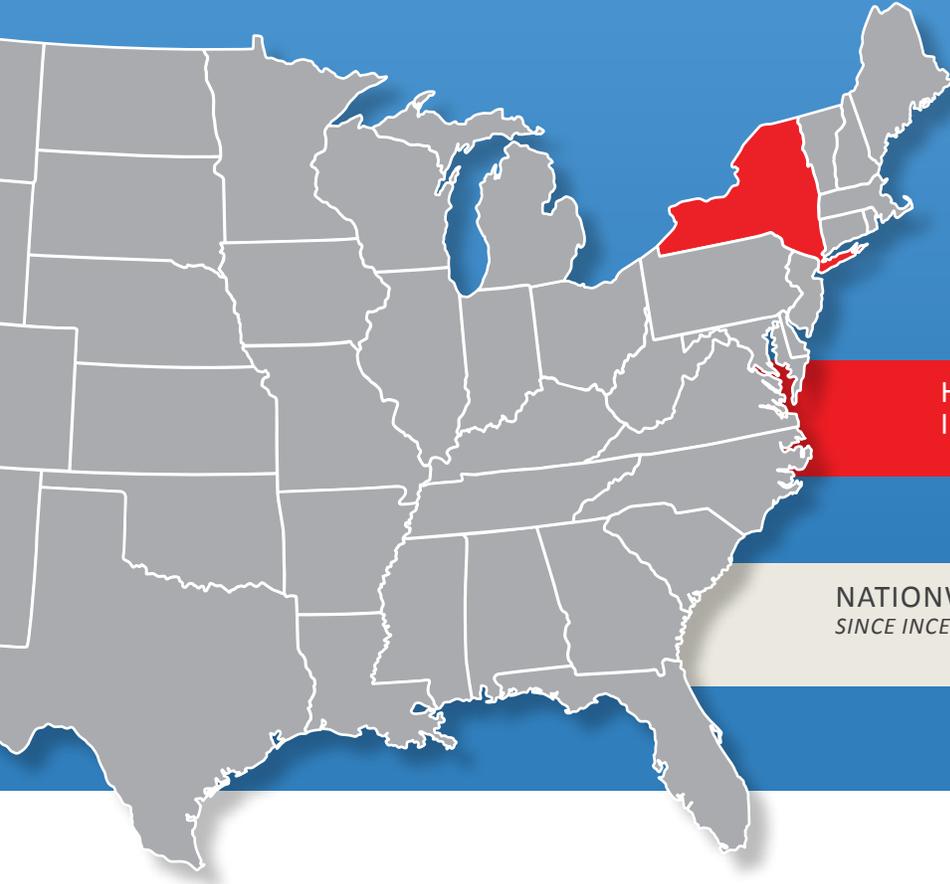




Your best route to a better mortgage

Hey, New York. Thousands more could be saving every year.



HARP ELIGIBLE LOANS
IN NEW YORK:

10,889*

NATIONWIDE REFINANCES THROUGH HARP:
SINCE INCEPTION IN 2009

3.4 MILLION**

▶ YOU MAY QUALIFY FOR HARP IF:

Your loan is owned by Freddie Mac or Fannie Mae.

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

You are 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.

▶ ACT NOW! HARP expires December 31, 2016



**AVERAGE SAVINGS
FOR
NEW YORK
HOMEOWNERS
WHO HAVE REFINANCED
WITH HARP:**

\$2,899*
PER YEAR



Source: *As of 4th Quarter 2015
**As of May 2016

HARP.gov