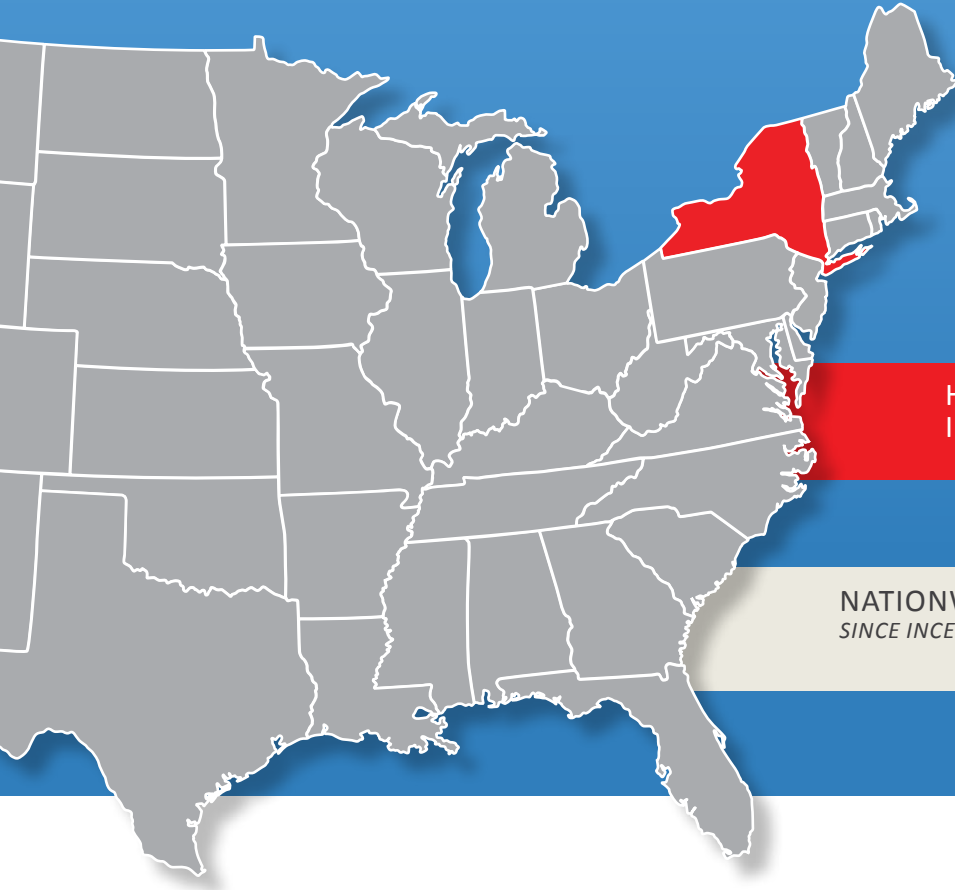




Your best route to
a better mortgage

Hey, New York.

Thousands more could
be saving every year.



HARP ELIGIBLE LOANS
IN NEW YORK:

12,192*

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.



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

\$2,742*
PER YEAR



Source: *As of 1st Quarter 2016
**As of August 2016

HARP.gov