



Federal Housing Finance Agency

Constitution Center
400 7th Street, S.W.
Washington, D.C. 20219
Telephone: (202) 649-3800
Facsimile: (202) 649-1071
www.fhfa.gov

BRANDING GUIDELINES AND CONDITIONS OF USE FOR HOME AFFORDABLE REFINANCE PROGRAM[®], HARP[®] AND THE HARP LOGO

The phrase “Home Affordable Refinance Program,” the acronym “HARP,” and HARP logo (“HARP Marks”) are trademarks registered with the United States Patent and Trademark Office that belong to FHFA. These marks are not in the public domain and their use must be authorized by FHFA.

FHFA’s authorization to use the name Home Affordable Refinance Program and acronym HARP is governed by the terms and conditions contained in these guidelines and any additional instructions provided at <http://www.HARP.gov>. Use of the HARP logo requires the prior written approval of FHFA in addition to compliance with the guidelines contained in this document.

FHFA authorizes the use of HARP Marks only for services related to the Home Affordable Refinance Program. The terms and conditions for use are meant to ensure: (1) a high standard regarding the placement of the marks and inclusion of language surrounding the HARP Marks, and (2) that consumers receive accurate and complete information about HARP. If you wish to use the HARP Marks you must comply with the following requirements.

1. Requirements for the use of the HARP Marks

- A. The registered trademark symbol (®) must be used after the first occurrence of the acronym HARP or name Home Affordable Refinance Program in any document, webpage or other written form.
- B. The following language must be included in close proximity to any use of HARP Marks and must utilize a font and size that consumers and/or clients can easily read.

Home Affordable Refinance Program[®] and HARP[®] are registered trademarks of the Federal Housing Finance Agency (FHFA). [INSERT YOUR WEBSITE] is not associated with FHFA or any government program. Official information about the Home Affordable Refinance Program (HARP) is located at <http://www.HARP.gov>.



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- C. The following disclaimer must be included in your profiles and accounts on all social media sites for which you use “HARP” or “Home Affordable Refinance Program” in your name, graphics, bio, “about us” section, background, or any other section of the site.

[INSERT YOUR COMPANY NAME] is not associated with the Federal Housing Finance Agency or any government program.

Use the acronym FHFA® in the disclaimer if there is not enough space to include the agency’s full name.

2. Required information for individuals and entities that inquire about HARP

When someone inquires about HARP under the circumstances described below, the following information should be provided. This information has been written in the form of a script that your representatives may use in a telephone call or e-mail correspondence about HARP.

Situation (A): The caller or website visitor has a loan that is not owned by Fannie Mae or Freddie Mac (the “Enterprises”).

Neither FHFA nor the Enterprises have the authority to extend HARP to borrowers whose mortgages are not owned or guaranteed by Fannie Mae or Freddie Mac. Therefore, you may wish to contact your original lender or other lenders regarding refinance programs they offer. In addition, you can contact the government agency that regulates your bank or other lender to express any concerns you may have.

Situation (B): The caller or website visitor does not meet HARP eligibility requirements and wants information about other programs.

HARP is not the only mortgage program currently available. To learn more about the options that are available, you can visit the U.S. Department of the Treasury’s “Making Home Affordable” website at www.makinghomeaffordable.gov. To learn what specific programs are available for your specific loans, you may request a Borrower Response Package from the servicer of your mortgage. The servicer is generally the company that provides your mortgage statement. Borrower Response Packages are provided by individual mortgage loan servicers and may vary by servicer.



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You may also wish to contact:

- The Homeowner's Hope Hotline at 888.995.HOPE®.
- A HUD-approved Housing Counselor in your area. A list is provided at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>.

Situation (C): The caller or website visitor has an issue with the HARP application process (for example, the caller believes he/she meets HARP requirements but is being denied HARP):

Neither FHFA nor Fannie Mae or Freddie Mac has the authority to make loans to consumers directly. Therefore, these institutions cannot answer specific questions about your situation or how a lender might review and underwrite your loan or why the lender would decline your HARP application.

HARP is administered by lenders. These lenders have the option to develop and use HARP eligibility guidelines that are more restrictive than the basic requirements FHFA requires; therefore, requirements for participating in HARP may vary by lender.

Address your questions about HARP to the lenders from which you are interested in obtaining a loan. The lender you contact should answer all questions you have regarding HARP and provide you with a formal application. If you have formally applied for HARP with a lender and have been declined, the lender must provide you with a letter that details the reasons for rejecting your application.

Situation (D): The caller or website visitor has an issue with a HARP lender.

Participation in HARP is optional for lenders; however, you are not limited to working with one lender. Both Fannie Mae and Freddie Mac provide lists of participating lenders on their websites. To view the list of available participating HARP lenders, please see Fannie Mae's website at <http://www.knowyouroptions.com/find-resources/mortgage-assistance/helpful-contacts/contact-a-harp-lender> or Freddie Mac's website at <http://www.myhome.freddiemac.com/refinance/harp-lender.html>. If you have a complaint regarding a specific lender, you may wish to contact to the Consumer Financial Protection Bureau using the following contact information:

Web: <http://www.consumerfinance.gov/complaint>
Telephone: (855) 411-2372, M-F 8am – 8pm EST (excludes federal holidays)
Mail: P.O. Box 4503 Iowa City, Iowa 52244
Fax: (855) 237-2392



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Situation (E): The caller or website visitor has an issue with Fannie Mae or Freddie Mac about HARP.

Contact FHFA Consumer Communications if you have an issue with Fannie Mae or Freddie Mac using the following contact information:

Web: <https://www.fhfa.gov/AboutUs/Contact/Pages/Homeowner-Assistance-Form.aspx>
Telephone: Call (202) 649-3811 and leave a voice mail
Mail: 400 7th St. SW, Washington, DC 20219
Fax: (202) 649-1072

By your use of any HARP Mark, you confirm your company's agreement and understanding of, and agree to continued compliance with, the terms and conditions described in this letter and on <http://www.HARP.gov>. Any changes to these terms and conditions will be posted on www.HARP.gov. You are not authorized to use the HARP Marks if you do not adhere to these terms and conditions. The unauthorized or improper use of FHFA's symbols, logos, or emblems, including the HARP Marks, is not permitted and is subject to civil and criminal liability.