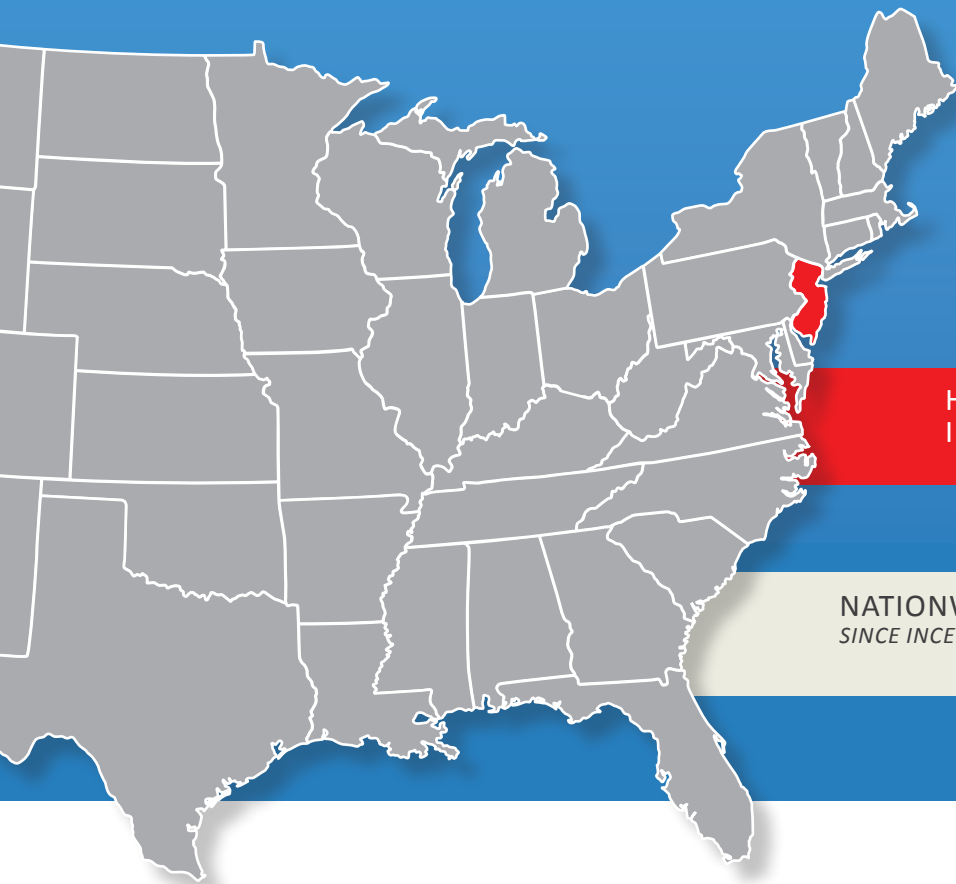




Your best route to
a better mortgage

Hey, New Jersey.

Thousands more could be saving every year.



HARP ELIGIBLE LOANS
IN NEW JERSEY:

13,798*

NATIONWIDE REFINANCES THROUGH HARP:
SINCE INCEPTION IN 2009

3.3 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:**

\$2,783*
PER YEAR



Source: *Statistics as of 3rd Quarter 2015.

**Statistics as of December 2015.

HARP.gov