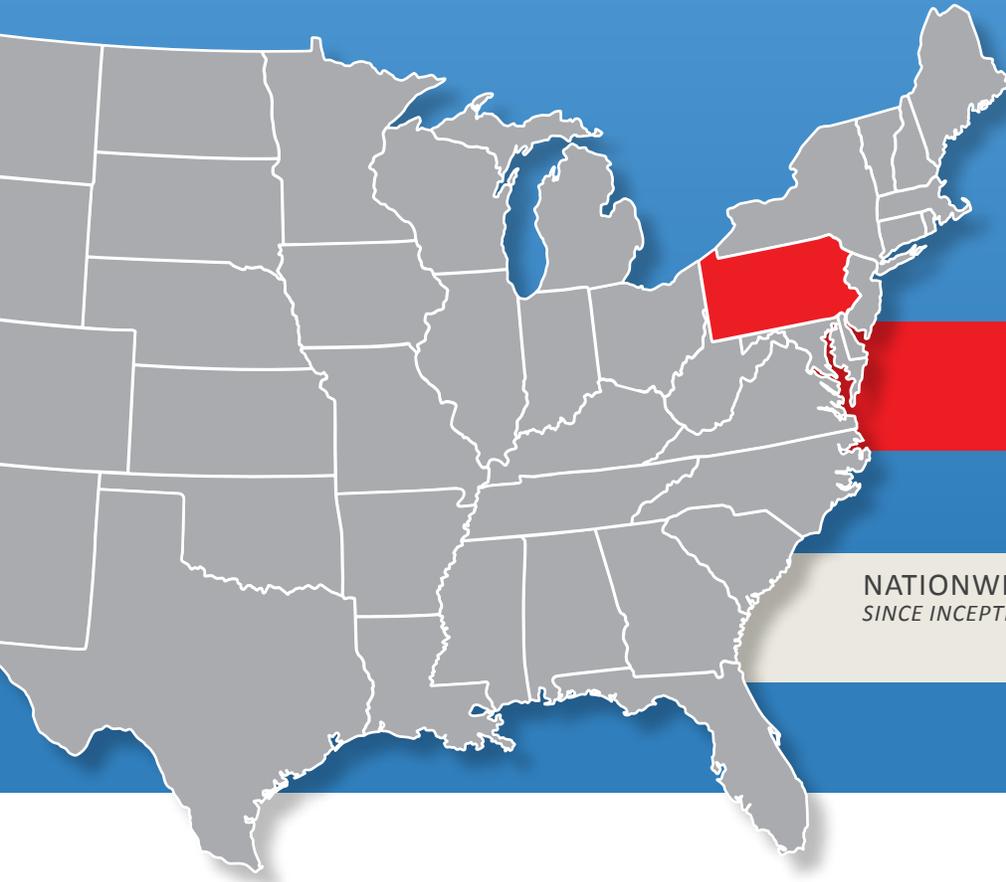




Your best route to  
a better mortgage

# Hey, Pennsylvania.

## Thousands more could be saving every year.



HARP ELIGIBLE LOANS  
IN PENNSYLVANIA: **14,656\***

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  
PENNSYLVANIA  
HOMEOWNERS  
WHO HAVE REFINANCED  
WITH HARP:**

**\$2,103\***  
PER YEAR



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

**HARP.gov**