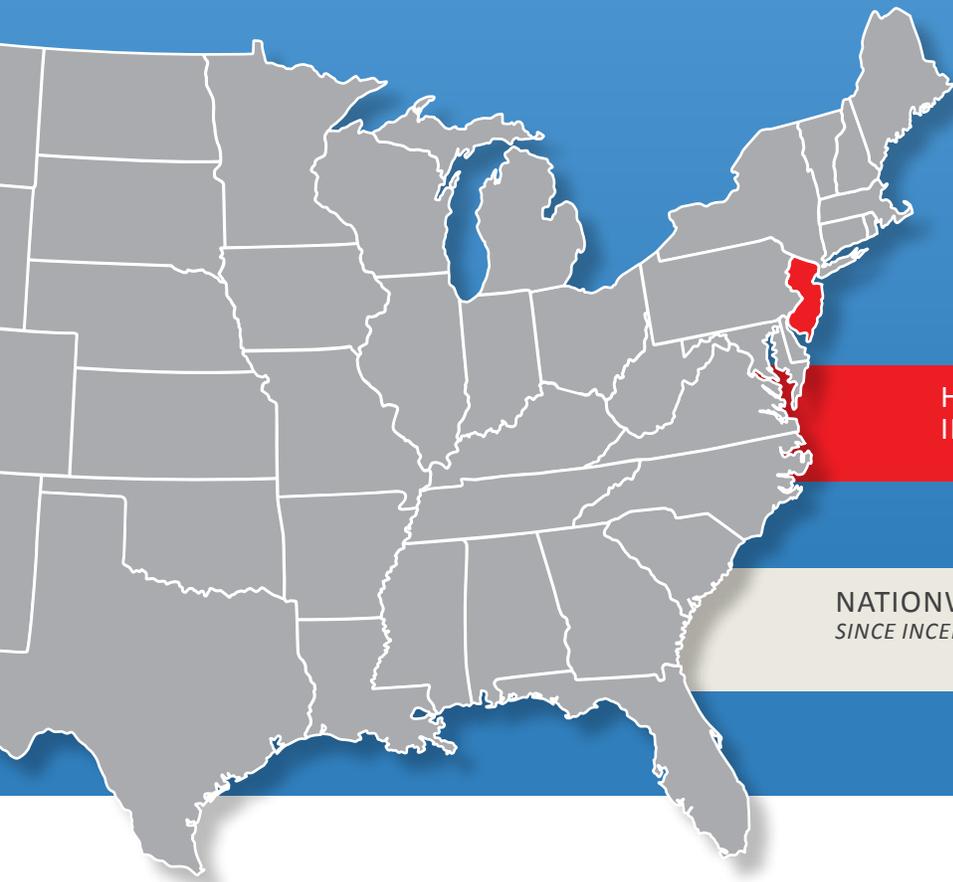




Your best route to  
a better mortgage

# Hey, New Jersey.

Thousands more could  
be saving every year.



HARP ELIGIBLE LOANS  
IN NEW JERSEY:

**14,496\***

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 JERSEY  
HOMEOWNERS  
WHO HAVE REFINANCED  
WITH HARP:**

**\$2,786\***  
PER YEAR



Source: \*As of 1st Quarter 2016

\*\*As of August 2016

**HARP.gov**