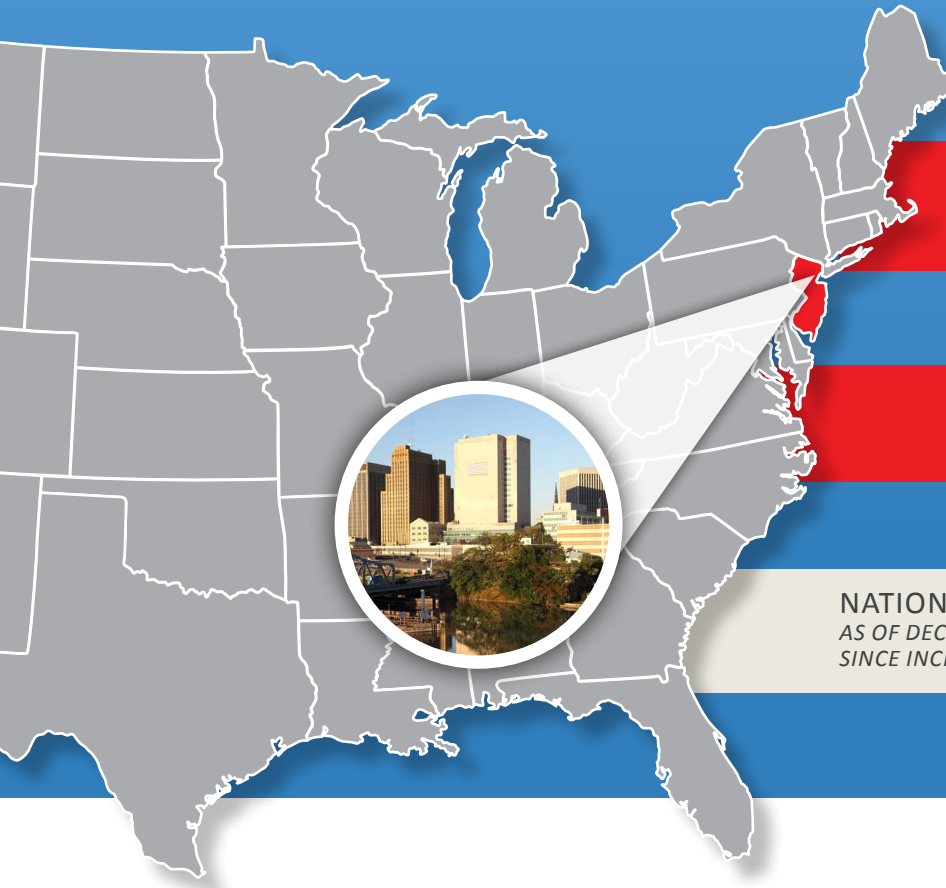




Your best route to
a better mortgage®

Hey, Newark.

Thousands more could be saving every month.



HARP ELIGIBLE LOANS IN NEW YORK/
NEWARK/JERSEY CITY MSA: **10,227**

HARP ELIGIBLE LOANS
IN NEW JERSEY: **20,073**

NATIONWIDE REFINANCES THROUGH HARP:
AS OF DECEMBER 2014
SINCE INCEPTION IN 2009 **3.2 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 YORK/NEWARK/
JERSEY CITY AREA
HOMEOWNERS
WHO HAVE REFINANCED
WITH HARP:**

**\$256
PER MONTH**



Source: FHFA, statistics as of 4th Quarter 2014. HARP eligible loans with a refinance incentive.

HARP.gov