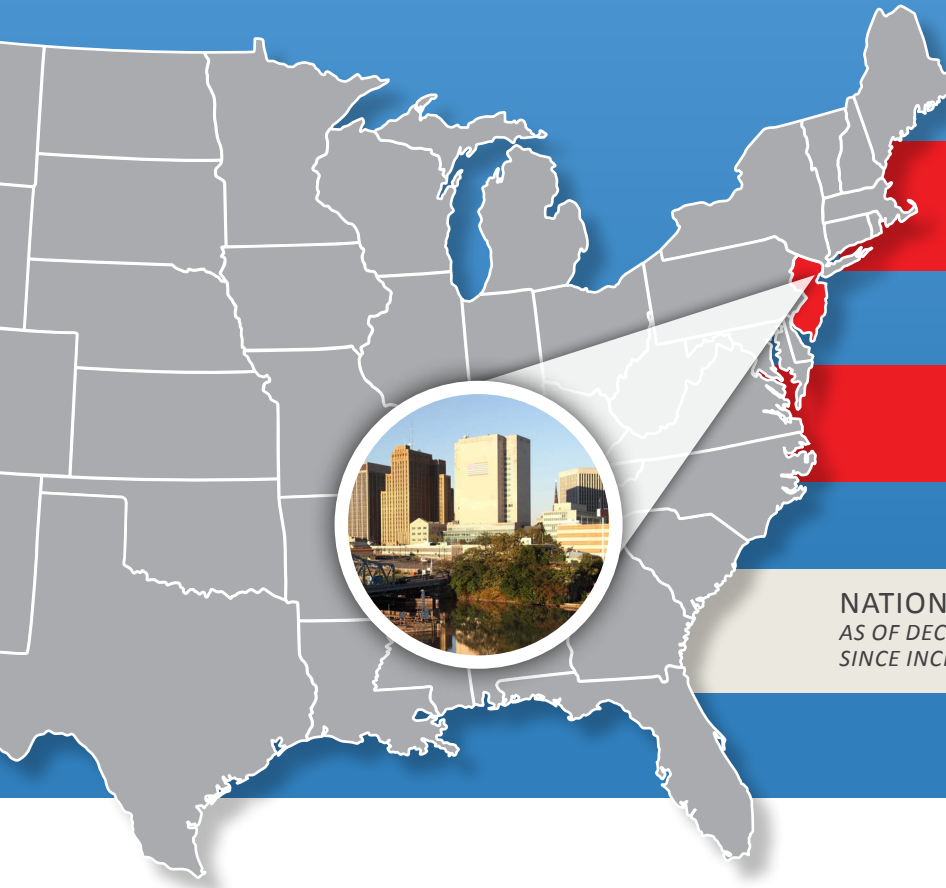




Your best route to  
a better mortgage®

# 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**