



Your best route to a better mortgage®

# Hey, Phoenix.

## Thousands more could be saving every month.

HARP ELIGIBLE LOANS IN PHOENIX MSA:

**10,295\***

HARP ELIGIBLE LOANS IN ARIZONA:

**18,785\***

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  
**PHOENIX HOMEOWNERS**  
WHO HAVE REFINANCED  
WITH HARP:

**\$212\***  
PER MONTH



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

\*\*Statistics as of March 2015

**HARP.gov**