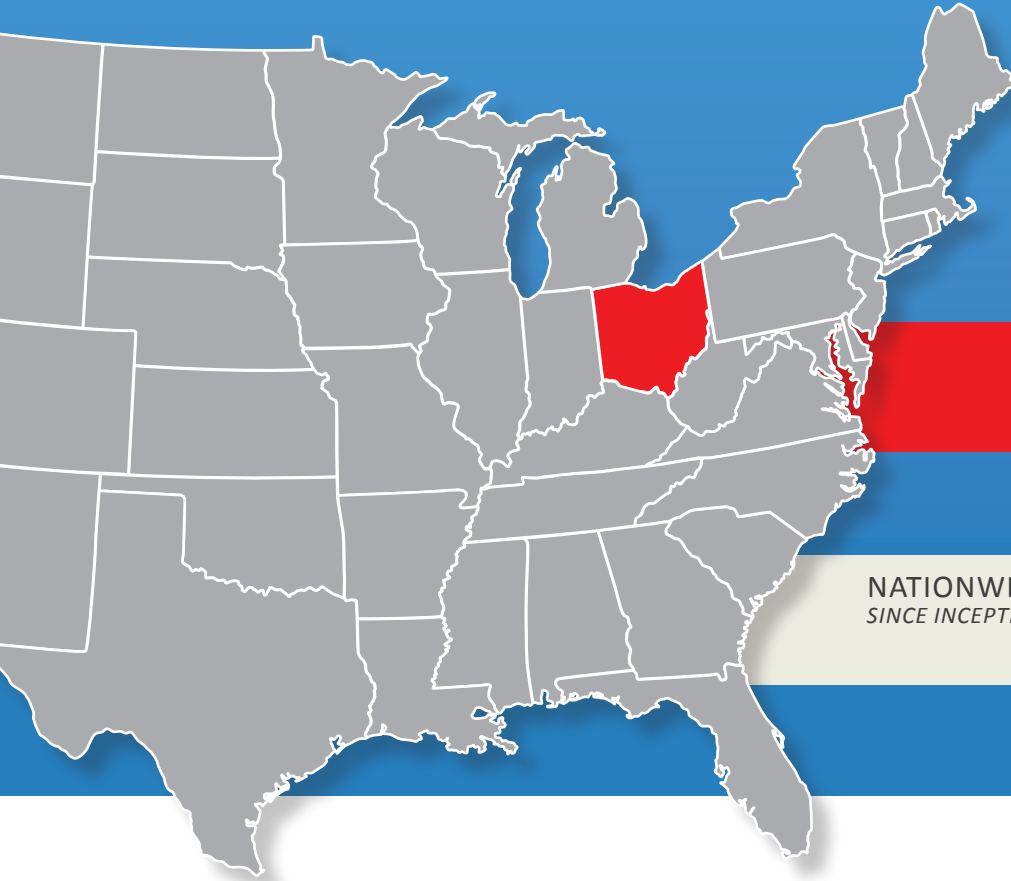




Your best route to a better mortgage

# Hey, Ohio.

Thousands more could be saving every year.



HARP ELIGIBLE LOANS  
IN OHIO: **27,299\***

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

**\$1,456\***  
PER YEAR



Source: \*Statistics as of 3rd Quarter 2015.

\*\*Statistics as of December 2015.

**HARP.gov**