



Your best route to  
a better mortgage

# Hey, Maryland. Thousands more could be saving every year.



HARP ELIGIBLE LOANS  
IN MARYLAND:

**11,879\***

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  
MARYLAND  
HOMEOWNERS  
WHO HAVE REFINANCED  
WITH HARP:**

**\$2,741\***  
PER YEAR



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

\*\*Statistics as of December 2015.

**HARP.gov**