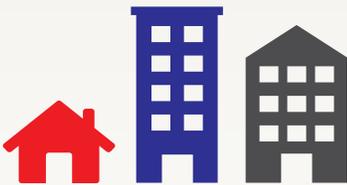


# Could you get HARPEd?



Your best route to a better mortgage™



**MAY 31, 2009**

## YES!

- ▶ if your loan is owned or backed by Fannie Mae or Freddie Mac.
- ▶ if your mortgage is upside down or your current loan-to-value ratio is greater than 80%.
- ▶ if you are current on your mortgage payments.  
*No 30-day+ late payments in the last 6 months.  
No more than one late payment in the past 12 months.*
- ▶ if your home is your primary residence, second home, or investment property.
- ▶ if your mortgage was acquired by Freddie Mac or Fannie Mae on or before May 31, 2009.

Even if you applied for HARP refinancing before and were declined, look into it again. With expanded requirements, more people are now eligible.

\* Nocera, J. (2013, June 26) The End of Fannie and Freddie? The New York Times.  
[http://www.nytimes.com/2013/06/27/opinion/nocera-the-end-of-fannie-and-freddie.html?\\_r=1&](http://www.nytimes.com/2013/06/27/opinion/nocera-the-end-of-fannie-and-freddie.html?_r=1&)

