



For Homeowners
Who've Been
Managing Their
Mortgage Without
the Benefit of
Today's Refinance
Market.

Relief is at hand.

Introducing
HARP 2.0

Are You Below What You Owe?

Program HIGHLIGHTS

Recently, the government announced changes to the Home Affordable Refinance Program (HARP). The expanded guidelines are designed to make refinancing into today's historically low rates accessible to more homeowners than ever before. While these changes are meant to ease the opportunity, many lending institutions continue to apply loan restrictions based on property value.

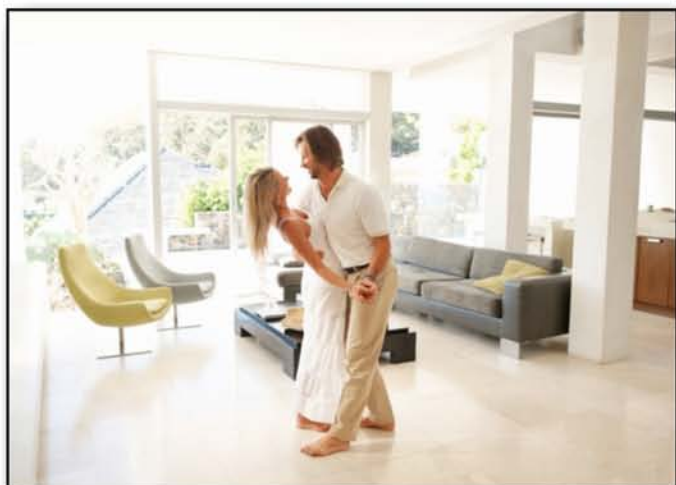
At 21st Century Financial, we are committed to the full intent of the program... to help homeowner's refinance into a better, more stable mortgage regardless of how far the value of their home has fallen below what they owe.

HARP 2.0 Features

- No loan-to-value limitation
- No credit score requirement
- No worries if home has been listed for sale
- No occupancy limitations
- No appraisal if waived
- No limit on number of homes owned

Benefits

- Reduced monthly principal and interest payments, shorter term, or move from an adjustable rate mortgage (ARM) to a fixed rate
- No minimum home value required; Refinance REGARDLESS of how far you are "underwater"
- Mortgage insurance is NOT required if you don't already have it on your existing loan
- No maximum combined loan-to-value with 2nd mortgage subordinating
- Less than perfect credit OK; No mortgage lates in past 6 months, one 30 day late OK in last 7-12 months



Eligible Property Types

- **Fannie Mae or Freddie Mac homeowners**
- Primary residence, 2nd home or investment properties
- 1-4 units, condos, manufactured homes, planned unit developments

Flexible Terms

- Fixed rate options; 15 or 30 year terms
- Incentives for reducing your loan term

How Do I Know If I'm Eligible?

Important FAQ's

You may be eligible for this new refinance program **even if you have been impacted by any of the following:**

You owe more than your home is worth	Your income has changed	Your credit is not what it once was
You missed a mortgage payment a while back	You converted your home into a rental	Your current loan has mortgage insurance
You have concerns over an upcoming ballon reset	You would like to convert your ARM into a Fixed	You want to shorten the term of your mortgage

What if I've been turned down by lenders because I owe more than my house is worth?

Even if you've been turned down by your current servicer, the value of your home makes no difference in qualifying.

What credit score do I need to qualify?

There's no minimum credit score required, but your credit report will be pulled as part of the documentation process.

What kind of documentation will I need to provide?

HARP 2.0 will generally require your most recent tax return if self-employed or a paystub if not. Possibly one month's bank statement and that's about it.

My house is [really underwater](#), will I need an appraisal?

There's a strong chance you won't need an appraisal at all. Do not have one ordered until you have an underwriting decision from the lender.

I've been managing my expenses, but I was late on my mortgage once last year. Am I still eligible?

If you're current now, but had a mortgage late more than 6 months ago, HARP 2.0 can still work for you.

Will I need mortgage insurance?

If you don't have mortgage insurance currently, it will not be required on your new loan.

Where Can I Find Out More?

Valuable RESOURCES

As Government Sponsored Enterprises or GSE's, both Fannie Mae (FNMA) and Freddie Mac (FHLMC) have organized to provide valuable information for eligible homeowners. To find out if either Fannie or Freddie currently own or guarantee your home's mortgage, start here.

Does Fannie Mae own your loan?
Find out here...

<http://www.fanniemae.com/loanlookup/>

If your loan is with Fannie Mae, contact their
RESOURCE CENTER to find out if it was
acquired prior to June 1, 2009.
Call or email here...

800.732.6643 8am - 8pm EST
resource_center@fanniemae.com

Have more questions about the
refinance process?
Fannie Mae provides help here...

<https://www.efanniemae.com/sf/mha/mharefi/pdf/refinancefaqs.pdf>

Does Freddie Mac own your loan?
Check here...

<https://ww3.freddie.mac.com/corporate/>

Is your property currently worth more than
\$417,000? You may be located in a High
Balance county and still eligible.
Find out here...

<https://entp.hud.gov/idapp/html/hicostlook.cfm>

For a Free Eligibility Assessment Call a
21st Century Financial
HARP 2.0 SPECIALIST



800.211.2191