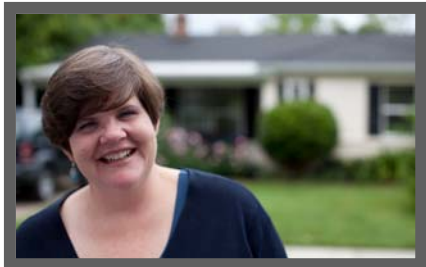
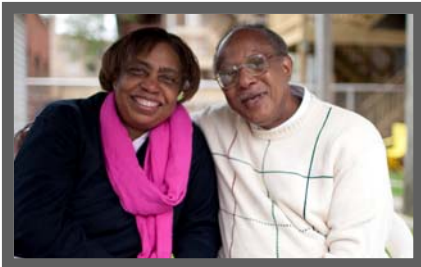


Help for America's Homeowners



Making Home Affordable

Real Help. Real Answers. Right Now.





Do You Need Help with Your Mortgage?

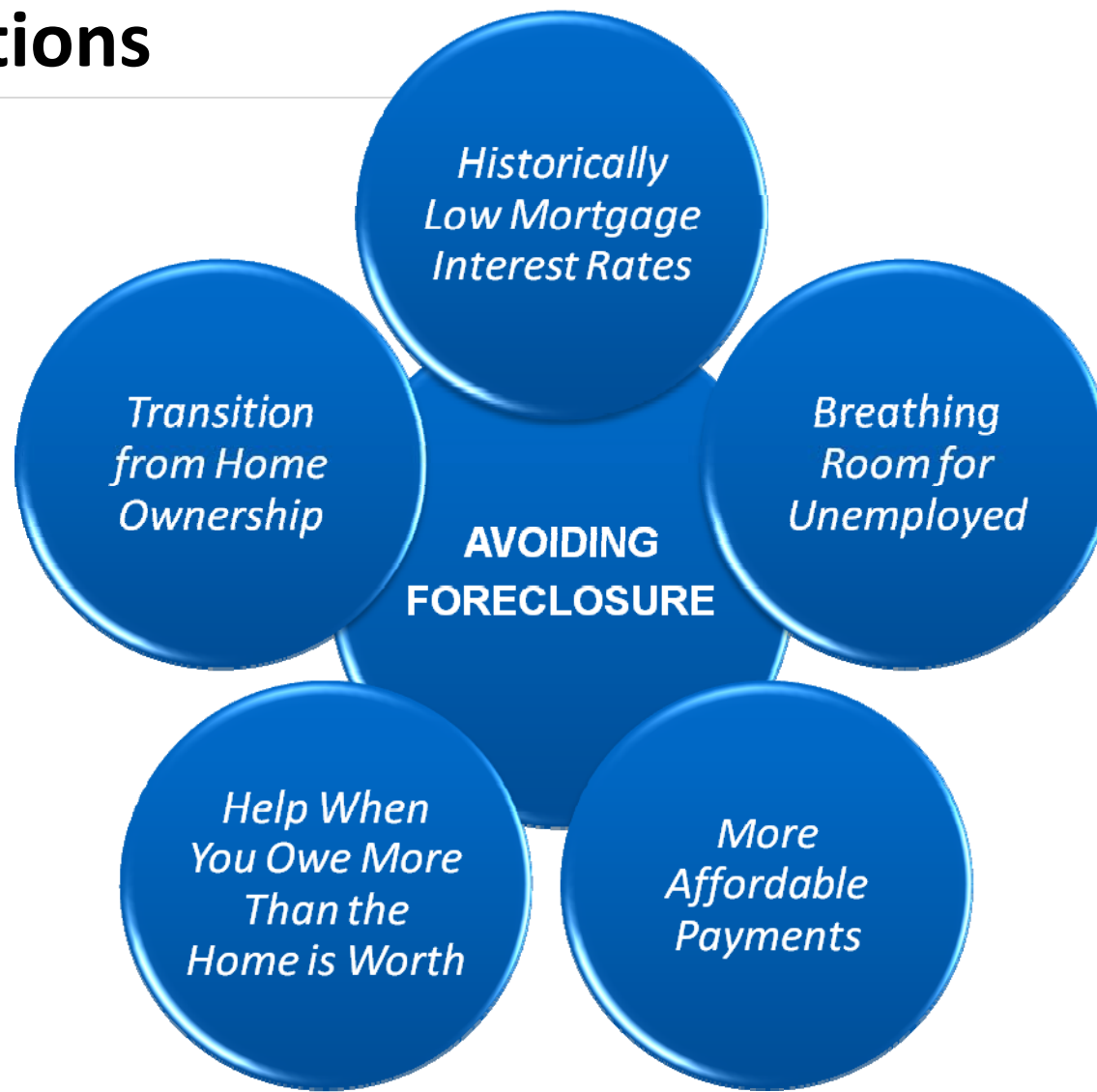
Take action to get the help you need.

- Have your expenses increased?
- Has your income decreased?
- If you're struggling to make your mortgage payments, it's important to be proactive.
- Get on the right path to real help and real answers right now.



MHA Offers Solutions

Making Home Affordable (MHA) and related programs work together to help homeowners avoid foreclosure.





Understand Your MHA Options

Find information on MHA programs and participating mortgage companies.

The screenshot shows the homepage of the Making Home Affordable (MHA) website. At the top, there is a navigation bar with links for HOME, ABOUT MHA, EXPLORE PROGRAMS, GET STARTED, TOOLS, LEARNING CENTER, and FOR PARTNERS. The main content area is titled "Explore Programs" and features several sections:

- Lower Monthly Payments:** Lower your mortgage payments with an MHA loan modification.
- Lower Interest Rates:** Take advantage of today's historically low mortgage interest rates through MHA refinance programs.
- If You Are Unemployed:** Get the financial relief you need, even if you are unemployed.
- If You Have a Second Mortgage:** Learn about an MHA program designed for those with a home equity loan, HELOC, or other second lien that makes it difficult to keep up with mortgage payments.
- If Your Home's Value Has Fallen:** Find out what to do if the value of your home has fallen below what you owe on it, through an MHA program that specifically addresses the issue.
- Leave Your Home & Avoid Foreclosure:** If homeownership is no longer affordable or desirable, you may be able to transition out of your home and avoid foreclosure through an MHA program that also provides \$2,000 in relocation assistance.
- Military Resources:** Under recently announced changes to HAARP, military homeowners and other families who are permanently displaced by a job-related

On the right side of the page, there are three featured articles:

- Help is a Phone Call Away:** 888-995-HOPE (4673). Hearing impaired: 877-394-UT02 (111).
- Hear it from Homeowners:** A video titled "Our Story" featuring Curtis and Darlene of Chicago, IL.
- Beware of Scams:** A section warning homeowners about mortgage help and up-victimized by scam artists.



Homeowner Success Stories Inspire

We want to inspire homeowners to seek help.

The screenshot shows the homepage of MAKING HOME AFFORDABLE.gov. At the top, there are navigation links in Spanish, Chinese, Korean, Portuguese, Vietnamese, Hmong, and Tagalog. The main header includes the program logo and a search bar. Below the header is a navigation menu with categories: HOME, PROGRAMS, GET ASSISTANCE, LEARN MORE, NEWS, FOR PARTNERS, and FAQs. The main content area is titled 'Videos' and includes a descriptive paragraph: 'To help educate homeowners about the Making Home Affordable Program and provide additional information about foreclosure prevention, this page features interactive materials. Here you will find helpful videos, audio messages, etc. on various topics. This page will be updated frequently, so please check often for updated content.' Below the text are tabs for 'Instructional', 'General', and 'Meet Homeowners (PSA Videos)'. The video player shows a couple sitting on the steps of a brick house.



Are You Eligible to Apply?

Homeowner:

- Has financial hardship and is delinquent, or is an owner-occupant at risk of default.
- Is owner of 1-4 unit property that secures the mortgage loan.
- Owns no more than five single-family properties in addition to their permanent residence.

Loan:

- Amount owed on 1st mortgage equal to or less than \$729,750 for a one unit property.
- Mortgage originated on or before January 1, 2009.
- Loans secured by rental properties may be eligible.

Homeowner must not have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction: felony larceny, theft, fraud or forgery; money laundering; or tax evasion.



UP Offers Breathing Room for Unemployed

Through UP, monthly mortgage payments are reduced or suspended altogether.

Through MHA's Home Affordable Unemployment Program (UP), payments are reduced to 31% of income or suspended altogether for up to 12 months (forbearance).

- Designed to give additional time to find work.
- Even if you've already missed a few payments, you can be considered.
- When you land your next job, or your forbearance ends, your mortgage company may evaluate you for HAMP if you meet certain eligibility criteria.



HAMP Creates More Affordable Payments

HAMP focuses on affordability.

The centerpiece of MHA is the Home Affordable Modification Program (HAMP), which reduces your payments to a reasonable percentage of your gross monthly income.

25% - 42%



Steps to HAMP Modification

**HAMP
recalculates
target modified
payment.**

HAMP follows sequential steps to reduce your monthly mortgage payment:

1. Add together everything outstanding—interest, taxes, insurance, loan balance—to calculate the total amount owed.
2. Cut interest rate to, in some cases, as low as 2%.
3. Extend loan term up to 40 years.
4. Defer portion of principal, interest-free, until loan is paid off.



HAMP Advantages

**HAMP
combines
affordability
with
sustainability.**

- Since program inception, HAMP modifications save homeowners a median \$500+ each month.
- Some HAMP modifications provide incentives of up to \$1000 per year for five years (total \$5000) in principal forgiveness for borrowers who make their modified mortgage payments on time.



PRA Offers Help When You're Underwater

Contact your mortgage company to find out if PRA is available for you.

HAMP includes the Principal Reduction Alternative (PRA) for some homeowners who owe at least 15% more than their homes are worth.

- The mortgage company forgives part of what you owe over time and reduces your payments to a more affordable percentage of your income.
- Through HAMP with PRA, homeowners are seeing about 30% of their principal reduced.



HAFA Offers Transition from Homeownership

When the weight of homeownership becomes too great, there are options to avoid foreclosure.

The Home Affordable Foreclosure Alternatives (HAFA) Program has short sale and deed-in-lieu of foreclosure (DIL) when you've exhausted other options:

- In a short sale, you sell your house for an amount that's "short" the amount you owed at the time of sale.
- In a deed-in-lieu of foreclosure (DIL), you give the title back to your mortgage company.



Think “HAFA” When...

HAFA offers solutions when you've tried other options.

- You don't qualify for a modification.
- Your modification doesn't work out.
- You've moved, and you need to sell the house.
- Your mortgage has become unaffordable, and you need a way out.



HAFA Advantages Ease the Transition

HAFA offers advantages over other alternatives.

- You may be eligible to receive \$3,000 in relocation assistance.
- Through HAFA, you are completely released from your mortgage debt.
- Through HAFA, you may suffer less damage to your credit than with a foreclosure.
- Through HAFA, your path back to homeownership may be shorter than with a foreclosure.



Talk with a Housing Expert

Benefit from the guidance of an expert.

- A HUD-approved housing counselor can help you navigate the process, prepare documents, and communicate with your mortgage company.
- HUD-approved housing counselors work in your best interest and at no cost to you.
- Studies suggest homeowners who work with housing counselors are more likely to avoid foreclosure.



Call 888-995-HOPE (4673)

Housing experts are available 24 hours a day, in more than 160 languages, and at no cost to you!

Escalate tough cases to 888-995-HOPE.

Call Today!
888-995-HOPE
Homeowner's HOPE™ Hotline

hpf homeownership preservation foundation *Foreclosure isn't the only option. Let us help!*

UNDERSTANDING FORECLOSURE | HOW HPF CAN HELP | AVOID MORTGAGE SCAMS | HELPFUL INFORMATION AND RESOURCES | WHO WE ARE | NEWS CENTER | CONTACT US

When foreclosure threatens, we can help. And we'll do it for free.
24 hours a day, every day.
IT'S YOUR CALL
888-995-HOPE

Latest News 2011 | 2010 | 2009 | 2008 | 2007

- Homeownership Preservation Foundation Expands Board of Directors with ...
- Homeownership Preservation Foundation Unveils Enhanced Website
- Homeownership Preservation Foundation Unveils Enhanced Website
- HUD Extends EHLA Application Deadline

[VIEW ALL NEWS ARTICLES](#)

Poll
Over the next 12 months do you believe your home value will:

- Increase
- Decrease
- Stay the Same

[VOTE](#) [VIEW RESULTS](#)

If you are a homeowner struggling with your mortgage, we can help.

The Homeownership Preservation Foundation (HPF) is a network of non-profits that helps distressed homeowners navigate their budget challenges by providing specific actions steps and, whenever possible, helping them to avoid foreclosure. And best of all, we do it for free.

Since 2007, HPF has served more than five million homeowners, an average of 5,500 people each day, who depend on us as a trusted, neutral source of information and assistance. Although we are an independent organization, we are partnered with, and endorsed by, numerous major government agencies, including the U.S. Department of Housing and Urban Development and the Department of the Treasury, as well as others on the frontlines of the country's housing crisis, including Fannie Mae, Freddie Mac, NeighborWorks America, and your mortgage company.

For FREE foreclosure help, call the Homeowner's HOPE™ Hotline now at:
888-995-HOPE™
(888-995-4673)

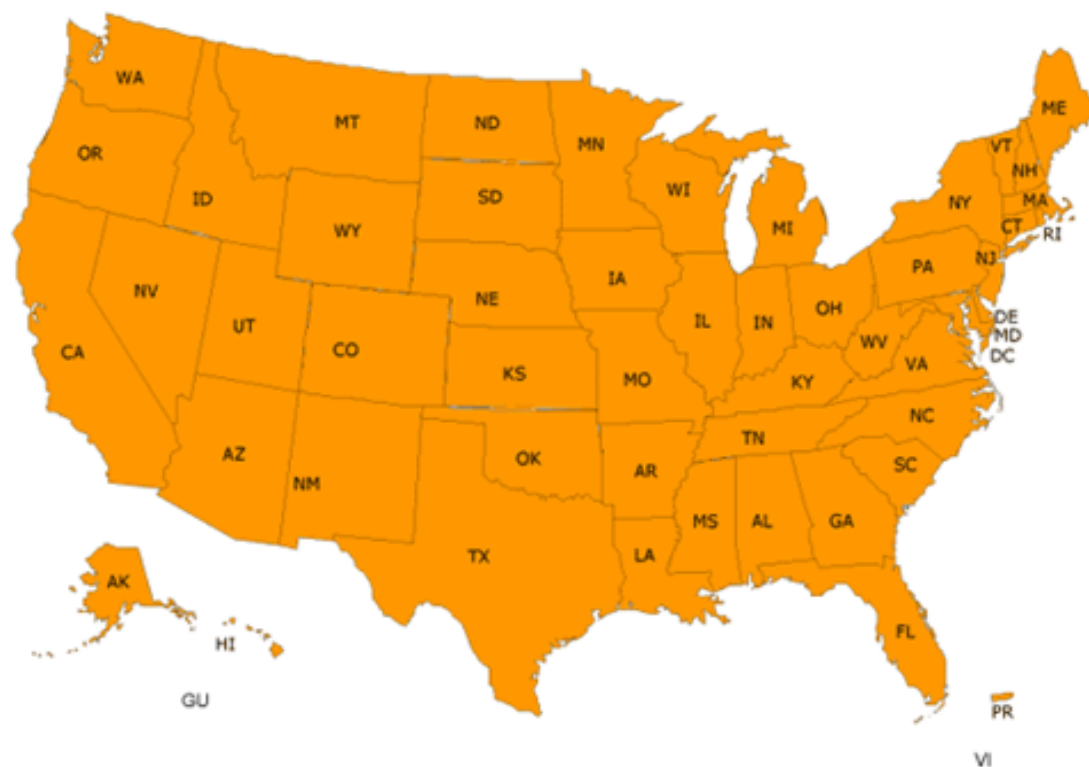


Meet with a HUD-Approved Housing Counselor

Find a housing expert near you.

Visit HUD.gov.

Agency Contact Information by State (Map)

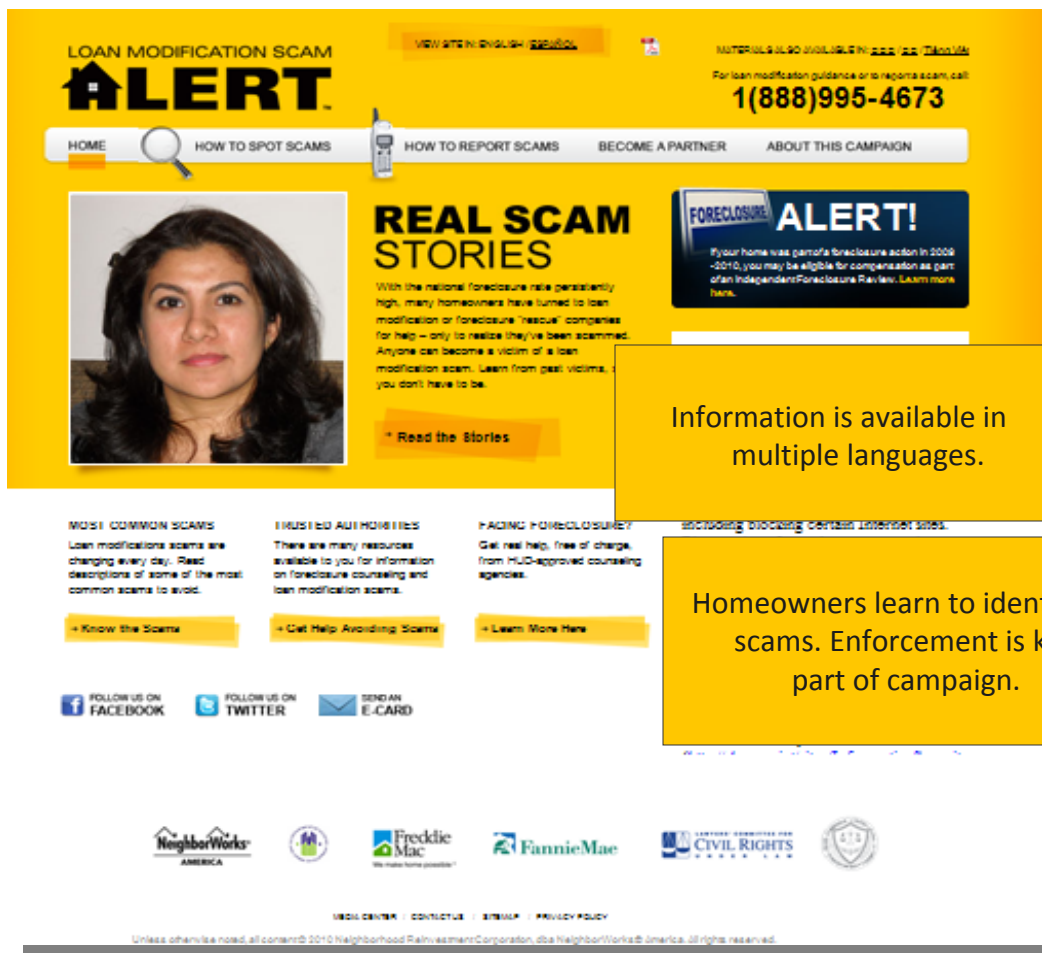




Avoid and Report Scams

LoanScamAlert.com

Don't fall for "foreclosure rescue" scams.



Information is available in multiple languages.

Homeowners learn to identify scams. Enforcement is key part of campaign.



Gather Your Documents

Be prepared to provide personal and financial documentation.

- Income documentation, including your two most recent pay stubs or your most recent quarterly or YTD profit & loss statement (if self-employed).
- Evidence of the cause of your mortgage trouble.
- Information about your expenses, including any other mortgages on your home.
- Documentation of your assets, including your two most recent bank statements.



Submit Your Request for Mortgage Assistance

Download forms from MakingHomeAffordable.gov.

For MHA evaluation, provide the financial documentation you've gathered along with the following forms:

- RMA - Request for Mortgage Assistance Form
- IRS Form 4506T-EZ or Form 4506-T
- Dodd-Frank Certification
- Mortgage company may request additional forms.



Beyond MHA

MHA is just one of the tools in your mortgage company's toolbox.

- If you apply for an MHA program but don't qualify, get the reason and alternatives in writing.
- Ask your mortgage company for solutions most suitable to your situation.



Hardest Hit Fund Supports 18 States Plus DC

HHF programs offer help for unemployed homeowners, principal reduction, and transition assistance.

Visit MHA.gov for more information.

- HHF States**
- Alabama
 - Arizona
 - California
 - Florida
 - Georgia
 - Illinois
 - Indiana
 - Kentucky
 - Michigan
 - Mississippi
 - Nevada
 - New Jersey
 - North Carolina
 - Ohio
 - Oregon
 - Rhode Island
 - South Carolina
 - Tennessee
 - Washington, D.C.



Resources for Homeowners

**Resources are
in place to help
you.**

Help is FREE

- Visit MakingHomeAffordable.gov.
- Call 888-995-HOPE (4673).
- FannieMae.com, (800)7Fannie, KnowYourOptions.com.
- FreddieMac.com, (800)Freddie and select option 2, Freddie_Mac_Borrower_Help@FreddieMac.com.
- For assistance with FHA loans, contact the FHA National Servicing Center at (877)622-8525 or HUD.gov/offices/hsg/sfh/nsc/nschome.cfm.
- For assistance with VA loans, call (877)827-3702 or visit HomeLoans.va.gov.
- For help with USDA RHS loans, contact the Centralized Servicing Center at (800)414-1226.