

STRUGGLING TO MAKE YOUR MORTGAGE PAYMENTS?

Find the Solutions to Make Your Home More Affordable



REAL HELP. REAL ANSWERS. RIGHT NOW.


MAKING HOME AFFORDABLE



MORTGAGE TROUBLE?

Maybe your expenses have increased due to medical bills, divorce, or an increase in your mortgage interest rate. Maybe you're trying to get by with less because your hours were cut or your business stumbled. If this is you, it's important to be proactive. Get on the right path to real help and real answers right now.

MHA OFFERS A RANGE OF SOLUTIONS

The Making Home Affordable® (MHA) Program is an important part of the Obama Administration's comprehensive plan to help homeowners get mortgage relief and avoid foreclosure. MHA programs offer solutions that could help you:

- Reduce your monthly mortgage payments.
- Take advantage of today's low mortgage interest rates.
- Get mortgage relief while searching for re-employment.
- Get help when you owe more than your home is worth.
- Leave your home without the sting of foreclosure.

HAMP PROVIDES POWERFUL ADVANTAGES

The centerpiece of MHA is the Home Affordable Modification Program (HAMP). HAMP is designed to reduce your monthly mortgage payments, making them more affordable and more sustainable. HAMP offers homeowners a number of benefits:

- A HAMP modification may save you more than \$500 each month.
- Most HAMP modifications feature lower interest rates and many homeowners receive some form of principal reduction.
- Through HAMP, just for making your mortgage payments on time, you could earn up to \$5,000 in principal forgiveness — \$1,000 per year over five years.
- Now, you can use HAMP to get help with your primary residence or rental property.

ACT NOW! DON'T DELAY!



WE CAN HELP. CONTACT US TODAY.

We know the process of getting mortgage help can sometimes be complex and confusing, but you are not alone. We can help. Let our housing counselors guide you through the process. We'll work in your best interest and at no cost to you. From document preparation to application submission, we'll work with you and your mortgage company to find the right solution for your individual situation.

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See back cover for full contact information.

STEP 1:

LEARN ABOUT YOUR OPTIONS.

The sooner you seek help, the more options you have. For more information on HAMP and other programs designed to provide mortgage help, visit MakingHomeAffordable.gov. If your mortgage is owned, insured, or guaranteed by Fannie Mae, Freddie Mac, FHA, VA, or USDA, ask your mortgage company which solutions will work best for you.

STEP 2:

GET YOUR FINANCIAL INFORMATION IN ORDER.

Your mortgage company will ask for personal and financial information in order to determine what kind of help they can offer you. Always provide the most current version of anything requested, and provide it in a timely manner. Your requirements may vary, but be prepared to present the following:

- Income documentation, including your two most recent pay stubs or your Profit & Loss Statement (if self-employed) showing your year-to-date income.
- 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.

STEP 3:

TALK WITH A HOUSING EXPERT.

With so many financial terms and a process that can be complicated, you would benefit greatly from the help of a housing expert. Let one of our HUD-approved housing counselors guide you through the process; help you prepare needed documents and forms; facilitate the dialogue between you and your mortgage company; and even submit the application for assistance for you. Studies suggest that homeowners who work with housing counseling experts are more likely to have their mortgages modified, enjoy long-term homeownership success, and avoid foreclosure.

STEP 4:

SUBMIT YOUR REQUEST FOR MORTGAGE ASSISTANCE.

In order for your mortgage company to determine whether you qualify for HAMP, you must supply the financial information you've gathered as part of a complete Initial Package of application materials:

- Request for Mortgage Assistance (RMA) Form
- IRS Form 4506T or 4506T-EZ
- Income verification

STEP 5:

BE PERSISTENT.

Stay in touch with your mortgage company throughout the process. Call for updates and respond to their requests. Remain focused and be persistent about getting to a resolution. Keep in mind that HAMP is just one of the tools your mortgage company has in its toolbox. If you apply but don't qualify for HAMP, your mortgage company should explain to you in writing the reason and give some alternatives. Ask what other solutions might suit your particular situation and be sure you know whom to contact for answers.



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AVOID SCAMS

Far too often, homeowners looking for mortgage help end up victimized by scam artists. To learn more about avoiding scams, visit MakingHomeAffordable.gov.

HARDEST HIT FUND INCREASES OPTIONS IN SOME STATES

Hardest Hit Fund (HHF) Programs support homeowners in states hit hardest by unemployment and steep drops in home value. Visit MakingHomeAffordable.gov or the state's housing finance agency for more information about HHF programs in these 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.

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