



## **New Refinancing Opportunities for Homeowners with HARP 2.0**

The Home Affordable Refinance Program (HARP 2.0) now offers new refinancing opportunities for homeowners who are “underwater” on their mortgage and have not previously been able to qualify to refinance because of declining home values.

You may be eligible to refinance with HARP 2.0 if you meet the following criteria:

- Your mortgage must be owned or guaranteed by Fannie Mae or Freddie Mac. See **Loan Lookup** below to determine if your loan is eligible for refinance.
- Your mortgage cannot have been previously refinanced under HARP.
- Your current loan-to-value ratio must be greater than 80%.
- You must be current on your mortgage at the time of the refinance, with a good payment history for the past 12 months

### **Fannie Mae Loan Lookup (FNMA)**

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

### **Fannie Mae Loan FAQs**

<http://www.fanniemae.com/resources/file/aboutus/pdf/loanlookupfaq.pdf>

### **Freddie Mac Loan Lookup**

<http://www.freddiemac.com/mymortgage>

If you'd like more information about HARP or other refinance opportunities with Allen Tate Mortgage, please contact us.

Allen Tate Mortgage  
NMLS #79543 • Loans available in NC/SC  
877-201-4732