

want to

- lower your payment?
- lower your interest rate?
- pay off your mortgage sooner?

- if your loan was made prior to May 31, 2009
- if your loan is owned by Freddie Mac or Fannie Mae
- if there have been no late payments for the past 12 months

## RELIEF COULD BE WITHIN YOUR REACH WITH THE HOME AFFORDABLE REFINANCE PROGRAM!

Have you been unable to get traditional refinancing because the value of your home has declined? You may be eligible to refinance through the **Home Affordable Refinance Program (HARP)**. HARP is designed to help you get a new, more affordable, more stable mortgage. HARP refinance loans require a loan application and underwriting process, and some refinance fees may apply.



**NEW PROGRAM ENHANCEMENTS** allow homeowners to refinance their home mortgage with less hassle and paperwork. Most homeowners will not have to get an appraisal. Certain fees for borrowers who refinance into shorter-term loans have been eliminated or modified.

### EXTENDED DEADLINE!

The last date to complete your HARP refinance has been extended to December 31, 2016.

Maximum loan amounts and other restrictions may apply. Ask for details. Some products may not be available in all states. Credit and collateral are subject to approval. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Terms and conditions may apply.

FIND OUT IF YOU ARE ELIGIBLE. GIVE US A CALL TODAY!

northwestbank mortgage



815.229.9456