



REAL LOANS, REAL PEOPLE, REAL ESTATE

MAKING HOME AFFORDABLE REFINANCE PROGRAM  
REFINANCE UP TO 125% OF YOUR CURRENT VALUE  
LOW RATES  
NO MORTGAGE INSURANCE



### What is this loan program?

If you are a homeowner who is current on your mortgage payments but unable to refinance to a lower interest rate because your home value has decreased, you may be able to refinance.

#### Do I qualify for a Making Home Affordable refinance? Answer these questions:

- Is your home your primary residence?
- Do you have a Fannie Mae or Freddie Mac loan? If you don't know contact us at 888-681-0777
- Are you current on your mortgage payments?
  - "Current" means that you haven't been more than 30-days late on your mortgage payment in the last 12 months.

### What do I do next?

If you answered yes to **all** of these questions, you may qualify for a Home Affordable Refinance. The next step is to gather the information you will need to provide for the loan. This includes:

- Information about the monthly gross (before tax) income of your household, including 2 recent pay stubs and 2 years W-2's if you receive them or documentation of income covering 2 years if you receive income from other sources.
- Your 2 most recent income tax returns.
- Information about any second mortgage on the house.
- Account balances and minimum monthly payments due on all of your credit cards.
- Account balances and monthly payments on all your other debts such as student loans and car loans.

After you have this information, you should **call us**. **Don't delay, we expect volume to be very heavy. Once you contact us, please be patient.** Details of the program are still emerging and it may take time before we are ready to close your loan

### How does this help me?

If you do not qualify for a standard loan, you may qualify for this government sponsored loan.

- Refinance up to 125% of the value of your home with no Mortgage Insurance if you do not currently have MI
- No Mortgage Insurance required if you currently do not have MI
- Keep your existing MI Rate and finance up to 125%
- Qualify for today's current low interest rates



#### HOW DO I APPLY?

Go On-Line at [www.CliftonServices.com](http://www.CliftonServices.com)

OR

Call us at 888-681-0777



Clifton Financial Services, Inc is a Licensed Mortgage Lender in the State of Florida ML#0700799.