HOME AFFORDABLE
贷款修改项目

MAKING HOME AFFORDABLE

Making Home Affordable (MHA) 的核心是 *Home Affordable*贷款修改项目（*HAMP*）。 *HAMP* 旨在长期、可持续的减轻抵押贷款债务负担。

为什么**HAMP** 有效

- 该项目鼓励你的抵押贷款公司尽早，甚至在您迟付抵押贷款之前就能与您合作。
- 屋主通常每月在付款时会省下约 $500。
- 仅仅因为按时付款，您就能获得高达 $10,000 的本金减免。
- 欠款超过其房产价值且符合HAMP本金减免方案资格的房主可以看到他们的本金将减少65000美元以上；他们的支付将减少30%以上。
- 如果您符合HAFA资格，您的抵押贷款公司将为您指定一位客服经理，从始至终指导您完成整个过程。

您可能符合资格，如果*

- 由于财务困难，您正在艰难的支付抵押贷款。
- 您拖欠抵押贷款或处于拖欠抵押贷款的危险之中。
- 您在您的主要居所或其他单独单元房产的欠款不高于729750美元（2至4个单元房产的限额更高）。
- 您在2009年1月1日或之前就获得了抵押贷款。
- 您的房产还没有被抵押贷款公司收回。
- 您在过去10年内没有与抵押贷款或房地产交易相关的定罪。

*资格标准仅供参考。请联系您的抵押贷款公司，看看您是否符合资格。

马上行动

马上行动，以获取您所需要的帮助！

请访问**MakingHomeAffordable.gov** 官方网站或致电 **888-995-HOPE (4673)** 以便 …

- 了解更多有关抵押贷款援助方面的选择。
- 确定抵押贷款公司所需的、用以评估您的解决方案的财务文件。
- 帮助您获取，填写并向您的抵押贷款公司提交抵押贷款援助的请求（RMA）和美国国税局4506T-EZ表格。

您的抵押贷款公司正在参加该项目吗?

许多抵押贷款公司（服务商） – 包括 Bank of America、JPMorgan Chase 和 Wells Fargo – 都加入了 MHA 计划。请登录 *MakingHomeAffordable.gov* 官方网站，查阅完整的列表。

如果你的抵押贷款是由房利美公司、房地美公司、联邦住宅管理局、美国退伍军人管理局或美国农业部所拥有、保险或担保的，请您洽询您的抵押贷款公司，了解最佳的解决方案。

HAMP的工作流程

- 您的抵押贷款公司将审查您的援助请求、核实您的收入并记录您的困难，以确定何种解决方案最适合您的情况。
- 如果您的欠款超过您的房产价值，您的抵押贷款公司将就本金的减少对您进行评估。
- 如果您符合HAMP资格，您将会进入一个为期3至4个月的贷款修改试验期。即便是在试验期超出预期时间的情况下，也务必准时并持续付款。
- 当您在新的支付计划中试验成功之后，您的抵押贷款公司将为您提供一项永久性的贷款修改。请务必仔细阅读协议各项细节，包括期限和利率，并继续按照协议付款，以保持良好的信誉。

HOME AFFORDABLE MODIFICATION PROGRAM

MAKING HOME AFFORDABLE®

The centerpiece of Making Home Affordable (MHA) is the Home Affordable Modification Program (HAMP). HAMP is designed to reduce your mortgage payments, making them more affordable and sustainable over the long term.

WHY HAMP WORKS

- Program incentives encourage your mortgage company to work with you as early as possible, even before you're late with a payment.
- Homeowners typically save about $500 each month on their payments.
- Just for making your payments on time, you could earn up to $10,000 in principal forgiveness.
- Homeowners who owe more than their homes are worth and qualify for HAMP's Principal Reduction Alternative (PRA) could see their principal reduced by more than $65,000, and their payments reduced by more than 30 percent.
- If you're eligible for HAMP, your mortgage company will assign a relationship manager to help guide you through the process, from start to finish.

YOU MAY BE ELIGIBLE IF*

- Because of a financial hardship, you are struggling to make your mortgage payments.
- You are delinquent or in danger of falling behind on your mortgage.
- You owe up to $729,750 on your primary residence or single unit rental property (loan limits are higher for two-to four-unit properties).
- You obtained your mortgage on or before January 1, 2009.
- Your property has not been condemned.
- You have not been convicted within the last 10 years of a crime in connection with a mortgage or real estate transaction.

**Eligibility criteria are for guidance only. If you owe more than your home is worth, you may be eligible for HAMP's PRA. Contact your mortgage company to see if you qualify.*

ACT **NOW**

ACT NOW TO GET THE HELP YOU NEED!

Visit **MakingHomeAffordable.gov** or call **888-995-HOPE (4673)** to…

- Learn more about your options for mortgage assistance.
- Identify the financial documents your mortgage company will need in order to evaluate you for a solution.
- Get guidance on how to obtain, complete, and submit your Request for Mortgage Assistance (RMA) and IRS Form 4506T-EZ to your mortgage company.

IS YOUR MORTGAGE COMPANY PARTICIPATING?

Many mortgage companies (servicers)—including Bank of America, JPMorgan Chase, and Wells Fargo—participate in MHA Programs. For a complete list, 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.

HOW HAMP WORKS

- Your mortgage company reviews your request for assistance, verifies your income, and documents your hardship to determine which solution might be most suitable to your situation.
- If you owe more than your home is worth, your mortgage company will evaluate you for principal reduction.
- If you qualify for HAMP, you will start with a three- to four-month modification trial period. Be sure to make your payments on time, and continue to make your payments, even if the trial extends beyond the expected length of time.
- After a successful trial at the new payment level, your mortgage company will offer you a permanent modification. Be sure to understand the details of your agreement, including the length of the term and the interest rate, and continue to make your payments as agreed in order to remain in good standing.

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