

HOME AFFORDABLE 止赎替代方案项目



当拥有房产的负担太重时，Home Affordable 止赎替代方案（HAFA）项目可提供有助于您的房屋免遭止赎之痛的选择。通过HAFA的短期销售方式，即便是在您的抵押贷款高于房产的市场价格之时，您也能够以市场价格出售您的房屋。在其他情况下，您还可以通过一份HAFA的止赎替代契约，把房屋的所有权返回您的抵押贷款公司。

为什么HAFA有效

- HAFA能免除您任何剩余的抵押贷款债务。
- 借助于 HAFA，您可能会领到高达 \$10,000 的搬迁费，协助您重新立足。
- 如果您符合HAFA资格，您的抵押贷款公司将指定一位客服经理，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，您正在艰难地支付抵押贷款。
- 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、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。

您的抵押贷款公司正在参加该计划吗？

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，请洽询您的抵押贷款公司，了解最佳的解决方案。

HAFA的工作流程

- 您的抵押贷款公司将审查您的援助请求和您的困难情况，以确定您是否符合 HAFA 资格。
- 您的抵押贷款公司与您和您的房地产经纪人一起合作，为您的房产确定一个可接受的销售价格。
- 您的房地产经纪人在市场上推销您的房产，寻找买家。
- 成交（结算）时，您可能会领到 \$10,000 的搬迁费。
- 如果您在请求对您的房产进行短期销售时有一份购买要约，您可能仍然有资格参与并得益于HAFA。
- 虽然短期销售在HAFA计划中通常是首选方案，但抵押贷款公司也可能会提供一份止赎替代契约。



HOME AFFORDABLE FORECLOSURE ALTERNATIVES PROGRAM



When the weight of homeownership becomes too great, the Home Affordable Foreclosure Alternatives (HAFA) Program offers options to help you leave your home without the sting of foreclosure. Through a HAFA short sale, you can sell your house at market value, even when you owe more on the mortgage. In other cases, you can give the title back to your mortgage company through a HAFA deed-in-lieu of foreclosure.

WHY HAFA WORKS

- HAFA releases you from any remaining mortgage debt.
- Through HAFA, you may receive up to \$10,000 in relocation assistance to help you get back on your feet.
- If you're eligible for HAFA, 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 other single unit 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. 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 assistance 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 HAFA WORKS

- Your mortgage company reviews your request for assistance and the circumstances of your hardship to determine your eligibility for HAFA.
- Your mortgage company works with you and your real estate agent to determine an acceptable sale price for your property.
- Your real estate agent markets the property to find a buyer.
- At closing (settlement), you may receive up to \$10,000 in relocation assistance.
- If you have a purchase offer on your property when you request a short sale, you may still participate in HAFA and receive HAFA benefits.
- While the short sale is generally the preferred solution under HAFA, the mortgage company may also offer a deed-in-lieu of foreclosure.

