

UNEMPLOYED? EARNING LESS THAN BEFORE?

Get Mortgage Relief and
Get Back on Your Feet



REAL HELP. REAL ANSWERS. RIGHT NOW.


MAKING HOME AFFORDABLE





IS THIS YOU?

Are you having a tough time making your mortgage payments because you're unemployed?

While you're looking for a new job — and before your savings are exhausted — find out about the options available to support you. Get on the right path to real help and real answers right now.


MAKING HOME AFFORDABLE



MHA OFFERS A RANGE OF SOLUTIONS

The Making Home Affordable (MHA) Program is an important part of the Obama Administration's comprehensive plan to help homeowners get mortgage relief and avoid foreclosure. MHA programs offer solutions that could help you:

- Get mortgage relief while searching for re-employment.
- Take advantage of today's low mortgage interest rates.
- Reduce your monthly mortgage payments.
- Get help when you owe more than your home is worth.
- Leave your home without the sting of foreclosure.

STEP 1

LEARN ABOUT YOUR OPTIONS.

The sooner you seek help, the more options you have. Visit MakingHomeAffordable.gov or call 888-995-HOPE (4673).

GET SOME RELIEF FROM YOUR MORTGAGE

Through MHA's Home Affordable Unemployment Program (UP), depending on your situation, your mortgage payments may be reduced to 31 percent of your income or suspended altogether for 12 months or more.

Through UP, you get a break from your regular mortgage payments while you're looking for work.



UP PROVIDES POWERFUL ADVANTAGES

With UP, you can put your energy into finding a new job without worrying about making payments you can't afford. When you do land your next job, if you still need help, your mortgage company must evaluate you for the Home Affordable Modification Program (HAMP), which could reduce your payments for the long-term.

HARDEST HIT FUND INCREASES OPTIONS IN SOME STATES

Hardest Hit Fund (HHF) Programs support homeowners in 18 states and the District of Columbia, areas hardest hit by unemployment and steep drops in home value.



GATHER YOUR DOCUMENTS

Your mortgage company will ask for your personal and financial information in order to determine what kind of help they can offer. Always provide the most current version of anything requested and provide it in a timely manner. Your list may vary, but be prepared to present:

- Documentation of any income you've received over at least the last three months, including pay stubs, your Profit & Loss Statement (if self-employed), and evidence of unemployment benefits or eligibility.
- Information about your expenses, including any other mortgages on your home.
- Documentation of your assets, including your two most recent bank statements.

STEP 2

GET YOUR FINANCIAL INFORMATION IN ORDER.

Gather the documents your mortgage company will need in order to evaluate you for MHA's Unemployment Program. Visit MakingHomeAffordable.gov or call 888-995-HOPE (4673) for the list of financial documents you'll need to produce.

DON'T HESITATE TO ASK FOR HELP

Get free advice from a housing expert. HUD-approved housing counselors work in your best interest, and their expertise is available at no cost to you.

Call 888-995-HOPE (4673) to speak to one of our housing experts today.



TALK WITH A HOUSING EXPERT TODAY

With so much at stake, you would benefit greatly from the help of an expert. Let a HUD-approved housing counselor help you identify community resources, explain your options, help you prepare documents and forms, and facilitate the dialogue between you and your mortgage company.



STEP 3

SUBMIT YOUR REQUEST FOR MORTGAGE ASSISTANCE.
Visit MakingHomeAffordable.gov to download the forms you need to get started. For additional assistance, call 888-995-HOPE (4673).

WORK WITH YOUR MORTGAGE COMPANY

Before your mortgage company can offer you an option like MHA's Unemployment Program, they first need to review your entire financial picture. Be prepared to provide the financial information you've gathered along with the following forms:

- Request for Mortgage Assistance (RMA)
- IRS Form 4506T-EZ

BE PERSISTENT

Stay in touch with your mortgage company throughout the process. Call for updates and respond to their requests. Remain focused and be persistent about getting to a resolution.

ASK QUESTIONS

Communication is key. Don't be afraid to ask questions, and make sure you understand the answers. If you need assistance getting information from your mortgage company, call 888-995-HOPE (4673).

If your mortgage company doesn't explain their actions, be persistent. Don't settle for less than a complete explanation.

UNDERSTAND YOUR OPTIONS

Keep in mind that UP is just one of the tools your mortgage company has in its toolbox. If you apply but don't qualify for UP, your mortgage company should explain to you in writing the reason and give some alternatives. Also ask what other solutions might suit your particular situation, and be sure you know whom to contact for additional answers.



BE SURE YOU'VE EXPLORED ALL YOUR OPTIONS

For information on UP, HHF, other MHA programs designed to make your mortgage payments more affordable, and the corresponding lists of participating mortgage companies, visit MakingHomeAffordable.gov or call 888-995-HOPE (4673). 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.

**ACT
NOW**

ACT NOW! DON'T DELAY!

Most MHA programs end in December 2012. Visit MakingHomeAffordable.gov or call **888-995-HOPE (4673)** for more information.

AVOID SCAMS

Unfortunately, and far too often, homeowners looking for mortgage help end up victimized by scam artists. Know the warning signs to protect yourself, your money, and your home. To learn more about recognizing and avoiding scams, visit MakingHomeAffordable.gov or call 888-995-HOPE (4673).





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