

Government Programs for Homeowners: Free Eligibility Surveys

Prepared Exclusively for: Distressed Homeowner

Find Out In Minutes Which Programs You're Eligible For Here:



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Home Affordable Foreclosure Alternatives Program (HAFA)

HAFA is the government's newest tool to help homeowners avoid foreclosure. HAFA provides incentives for lenders and homeowners to carry out a short sale or deed-in-lieu of foreclosure. The current incentive for homeowners is \$3,000 for a successfully completed short sale or deed-in-lieu of foreclosure.

Home Affordable Modification Program (HAMP)

HAMP is for homeowners who are struggling with mortgage payments and think that a lowered interest rate could bring their payments to an affordable level. These loan modifications are ideal for homeowners whose mortgage payments are just out of reach.

Second Lien Modification Program (2MP)

2MP is for homeowners who are struggling with payments in part because of a second lien on their home. For those who are eligible, the program offers a way to lower payments on their second mortgage. 2MP is a complementary program to the Home Affordable Modification Program (HAMP), so it is meant for those who have already modified their first mortgage through HAMP.

Home Affordable Refinance Program (HARP)

If you are unable to lower the interest rate on your mortgage (possibly due to decreased home value), but you are caught up on your mortgage payments, HARP may allow you to refinance.

The
AYERS
Team

Provided by:

Rich Ayers, Crescent Lake Realty, Inc.
223 Loradale Rd., Oswego, IL 60543
(630) 430-5927 | Rich@AyersTeam.com

<http://www.ayersteam.com/>

*Solving the foreclosure crisis
one homeowner at a time.™*

