

HARP Loan

Is it right for you?



The Home Affordable Refinance Program, or HARP, is a federally backed home loan product designed to assist homeowners who find themselves under water on their mortgages. It allows these homeowners to refinance their mortgages and take control of their finances.

Could you benefit from a HARP loan?

- Do you currently owe more on your home than it is worth?
- Are you up to date on your home loan payments?
- Was your loan originally owned by Fannie or Freddie or sold to them before May 31, 2009?
- Do you need assistance in making your mortgage payments more affordable?

The Basics of HARP Loans

- HARP loans are provided through a special federal government program, and are set to expire on December 31, 2015.

- Borrowers may still qualify if they've had late payments on their mortgage in the last 12 months.
- Private mortgage insurance is not required if the current loan does not have a PMI premium.
- There is no limit on the amount of negative equity the borrower has on their home.
- Borrowers cannot have refinanced with HARP in the past in order to be eligible.
- No cash-out refinances are allowed with a HARP loan.

Want to know more about HARP loans and find out if one could be right for you and your family's situation? Call one of our personal mortgage advisors today, toll free, at **877-480-8050**.



Why choose NLC Loans?

- We offer forward thinking mortgage solutions for all types of consumers
- Our staff is comprised of compassionate mortgage professionals
- Enjoy the benefits of working with a direct lender—not a broker
- Close your loan is as little as 30 days



Call us today at **877-480-8050**

Nations Lending Corporation • 4 Summit Park Drive, Suite 200, Independence, Ohio 44131 • NMLS Unique Identifier #32416

Verify a mortgage company of individual license on the Nationwide Mortgage Licensing Consumer Access Site: www.nmlsconsumeraccess.org
NLC Corporate Office Licenses: U.S. Dept. of Housing & Urban Development Mortgagee-FHA Lender ID # 23773-0000-0, 23773-00017 (Unconditional Direct Endorsement Approved), USDA SFHGLP Approved, Department of Veterans Affairs VA Automatic Lender 569997-00-00

Nations Lending Corporation d.b.a. NLC Loans in the following states: Alabama Consumer Credit license # 21248, Alaska Mortgage Broker/Lender #AK32416, Arizona MB-0908409 MBBR-0111454, Arkansas MB #103575, California CFLB 603C858, Connecticut 14913, Colorado Mortgage Company Registration, Delaware LB-9421, Florida MLD604, Iowa MBK-2011-0036, Iowa Mtg Banker License-Other Trade Name #2-2014-0085, Indiana FLML 15487, Kentucky Mortgage Company License #MC292120, Louisiana RMLL, Maine Supervised Lender SLM11750, Maryland Mortgage Lender License #06-12186, Massachusetts Lender/Broker #MC32416, Michigan 1st mortgage Broker-Lender Servicer Registration #FR0019200, Minnesota MN-MO-20490001, Mississippi ML 32416, Montana Mortgage Lender/Broker #32416, Nebraska Mortgage Banker NE32416, Nations Lending Corporation d.b.a. Nations Lending of Ohio is licensed by the New Hampshire Banking Dept #13401-MB, New Jersey Residential Mortgage Lender & Broker 32416 licensed by the N.J. Department of Banking and Insurances, New Mexico Mortgage Loan Company, North Carolina L-141022, North Dakota MB102578, Ohio MB.803080.000, Oregon ML 4015, Rhode Island Lender License, Rhode Island Loan Broker License #32416, South Carolina MLS-32416, South Dakota ML.04896, Tennessee Mortgage License #112723, Texas SML Mortgage Banker Registration, Utah DRE Mortgage Entity 6870689, Vermont Lender License #6549, Virginia MC-3449 Licensed by the Virginia State Corporation Commission, Washington CL-32416, West Virginia MB-23102 & ML-30460, Wisconsin MB 32416BA, Wyoming MLB-2155, Oklahoma Mortgage Lender License ML010240, Oklahoma Mtg Broker License MB001993, Illinois Residential Mortgage Licensee #MB.6760494, Illinois Department of Financial and Professional Regulation: 122 S. Michigan Avenue, Suite 1900, Chicago, Illinois, 60603, (312) 793-3000, Georgia Residential Mortgage Licensee ML# 30758, Licensed by the PA Department of Banking - License Number ML 32975, Colorado Department of Regulatory Agencies, Colorado Licensed Mortgage Broker: William L. Osborne Jr. LMB100013940, NMLS ID # 32683

Nations Lending Corporation Office Licenses: District of Columbia MLB32416, Kansas Licensed Mortgage Company MC.0025075, Puerto Rico Mortgage Lender/Servicer (Concesionarios/Adminstradores de Prestamos Hipotecarios) IH-193, The Virgin Islands VI-MLC-32416