

HIGHLIGHTS OF THE NEW HARP PROGRAM

FIRST CHOICE LENDING OF NEW JERSEY WORKING WITH THE NEW OBAMA ADMINISTRATION'S "HOME AFFORDABLE REFINANCE PROGRAM" (HARP).

BENEFITS TO MEMBERS:

STARTING DECEMBER 1, 2012 MEMBERS CAN REFINANCE THEIR EXISTING MORTGAGE AT CURRENT LOW RATES UP TO 125% OF THE PROPERTY VALUE.

NO PMI INSURANCE IF THEY CURRENTLY DON'T HAVE IT.

STARTING MARCH 1, 2012 MEMBERS CAN REFINANCE THEIR EXISTING MORTGAGE AT CURRENT LOW RATES WITH NO VALUE RESTRICTIONS: I.E. IF A CLIENT OWES \$300000 AND THE HOUSE IS WORTH \$100000 THEY CAN STILL REFINANCE AT LOW RATES .

THIS NEW PROGRAM WILL HELP MANY MEMBERS WHO HAVE NOT BEEN ABLE TO REFINANCE AT THE HISTORICALLY LOW RATES TO NOW BE ABLE TO TAKE ADVANTAGE WITHOUT PENALTY OF A DEVALUED HOME AND SAVE MONEY ON THEIR MONTHLY MORTGAGE PAYMENTS.

AVAILABLE ON PRIMARY RESIDENCES ONLY, MUST BE SERVICED BY FANNIE MAE OR FREDDIE MAC

MINIMUM CREDIT SCORE REQUIREMENTS WILL APPLY

CALL FIRST CHOICE LENDING TODAY 888-539-1708.

DON'T WAIT FOR THE RUSH TO BE PREAPPROVED FOR THIS PROGRAM.