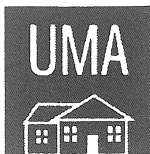


## Keep Your Home California Programs

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Keep Your Home California is a free service for homeowners who have suffered a financial hardship, to help them stay in their homes, maintain an affordable mortgage payment and avoid foreclosure.

The following are brief summaries of the programs offered under Keep Your Home California. See a list of [participating servicers](#) and which programs they are currently offering.



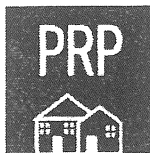
### **Unemployment Mortgage Assistance** **For eligible unemployed homeowners.**

Mortgage assistance of up to \$3,000 per month for unemployed homeowners who are collecting unemployment benefits from the State of California's Employment Development Department (EDD).



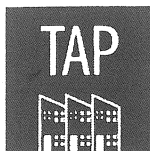
### **Mortgage Reinstatement Assistance Program** **For eligible homeowners who have fallen behind on their mortgage payments.**

Funding of up to \$20,000 to help qualified homeowners catch up on their mortgage payments.



### **Principal Reduction Program** **For eligible homeowners who owe more than their home is worth.**

Financial assistance to help pay down the principal balance of a mortgage loan and allow for a more affordable monthly payment.



### **Transition Assistance Program** **For eligible homeowners who are undergoing a short sale or deed-in-lieu of foreclosure program.**

Financial help to make a smooth transition into stable and affordable housing.



# KEEP YOUR HOME Income Limits

COUNTY	INCOME LIMIT
ALAMEDA	\$ 110,750
ALPINE	\$ 100,300
AMADOR	\$ 80,150
BUTTE	\$ 69,500
CALAVERAS	\$ 82,550
COLUSA	\$ 68,650
CONTRA COSTA	\$ 110,750
DEL NORTE	\$ 68,650
EL DORADO	\$ 90,100
FRESNO	\$ 68,650
GLENN	\$ 68,650
HUMBOLDT	\$ 68,650
IMPERIAL	\$ 68,650
INYO	\$ 77,500
KERN	\$ 68,650
KINGS	\$ 68,650
LAKE	\$ 68,650
LASSEN	\$ 73,100
LOS ANGELES	\$ 76,800
MADERA	\$ 68,650
MARIN	\$ 121,900
MARIPOSA	\$ 70,450
MENDOCINO	\$ 68,650
MERCED	\$ 68,650
MODOC	\$ 68,650
MONO	\$ 89,400
MONTEREY	\$ 81,350
NAPA	\$ 102,000
NEVADA	\$ 85,900

COUNTY	INCOME LIMIT
ORANGE	\$ 101,050
PLACER	\$ 90,100
PLUMAS	\$ 68,650
RIVERSIDE	\$ 75,000
SACRAMENTO	\$ 90,100
SAN BENITO	\$ 93,950
SAN BERNARDINO	\$ 75,000
SAN DIEGO	\$ 89,900
SAN FRANCISCO	\$ 121,900
SAN JOAQUIN	\$ 78,500
SAN LUIS OBISPO	\$ 89,300
SAN MATEO	\$ 121,900
SANTA BARBARA	\$ 86,750
SANTA CLARA	\$ 124,300
SANTA CRUZ	\$ 102,950
SHASTA	\$ 69,850
SIERRA	\$ 85,100
SISKIYOU	\$ 68,650
SOLANO	\$ 97,800
SONOMA	\$ 97,800
STANISLAUS	\$ 73,300
SUTTER	\$ 70,300
TEHAMA	\$ 68,650
TRINITY	\$ 68,650
TULARE	\$ 68,650
TUOLUMNE	\$ 78,950
VENTURA	\$ 105,700
YOLO	\$ 90,950
YUBA	\$ 70,300

# Unemployment Mortgage Assistance

## Summary Guidelines



<b>1. Program Overview</b>	<p>The Unemployment Mortgage Assistance Program (UMA) is one of CalHFA MAC's federally-funded programs developed to provide temporary financial assistance to eligible California homeowners who wish to remain in their homes but have suffered a loss of income due to unemployment.</p> <p>CalHFA MAC is partnering with financial institutions to directly provide program funds to subsidize an eligible homeowner's mortgage payments.</p> <p>UMA provides mortgage payment assistance equal to the lesser of \$3,000 per month or 100% of the PITI (principal, interest, tax, insurance) and any escrowed homeowner's association dues or assessments, for up to nine (9) months, with the purpose of preventing avoidable foreclosures until such time that the homeowner retains employment sufficient to meet the demands of satisfying their regular mortgage payment.</p>
<b>2. Program Goals</b>	<p>UMA's goal is to help homeowners remain in their homes and prevent avoidable foreclosures despite loss of income due to unemployment.</p> <p>The UMA program will minimize past due payments, and provide a homeowner with additional time to find alternate employment and replace income needed to make their mortgage payment.</p> <p>UMA was designed to assist homeowners who are currently eligible to receive unemployment benefits.</p> <p>UMA was designed to complement other loss mitigation programs, including increasing a homeowner's eligibility for an extended written forbearance plan and/or loan modification.</p>
<b>3. Target Population / Areas</b>	<p>UMA is designed to target low-to-moderate income homeowners and address the needs of a homeowner's specific situation in lieu of targeting certain regions or counties.</p>
<b>4. Program Allocation (Excluding Administrative Expenses)</b>	<p>\$874,995,915.28</p>

# Unemployment Mortgage Assistance

## Summary Guidelines



<p><b>5. Borrower Eligibility Criteria</b></p>	<ul style="list-style-type: none"><li>• Homeowner must qualify as a low-to-moderate income household, as follows:<ul style="list-style-type: none"><li>○ Low-to-moderate income of 120% or less of the HCD Area Median Income (as defined by the California State Department of Housing and Community Development), for a family of four, in the county where homeowner resides.</li><li>○ A loan financed in whole or in part by bonds that are tax-exempt under IRC section 143, the homeowner is presumed to satisfy income limits.</li></ul></li><li>• Homeowner must complete and sign a Hardship Affidavit / 3rd Party Authorization to document the reason for the hardship.</li><li>• Homeowners who have recently encountered a financial hardship due to underemployment or unemployment, including those whose unemployment hardship is related to their military service.</li><li>• Homeowner's total monthly first lien mortgage payment PITI+escrowed A (principal, interest, taxes, insurance and escrowed association fees, as applicable) must exceed 31 percent of the homeowner's gross monthly household income, including unemployment benefits.</li><li>• Homeowner must agree to provide all necessary documentation to satisfy program guidelines established by CalHFA MAC.</li><li>• Homeowner must be currently approved to receive or receiving unemployment benefits.</li><li>• Mortgage loan is delinquent or at risk of imminent default as substantiated by homeowner's hardship documentation.</li><li>• Loans in foreclosure at the time of homeowner request for assistance are not eligible.</li><li>• General program eligibility is determined by CalHFA MAC, the housing counselor or servicer based on information received from the homeowner. Program-specific eligibility is determined by CalHFA MAC on a first-come/first-approved basis until program funds and funding reserves have been exhausted. Loan servicer will implement the HHF program based on participation agreement terms and conditions.</li><li>• Funding allocation will be tracked, monitored and performed by CalHFA MAC in a centralized processing operation.</li></ul>
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# Unemployment Mortgage Assistance

## Summary Guidelines



<b>6. Property / Loan Eligibility Criteria</b>	<ul style="list-style-type: none"><li>• Current unpaid principal balance (UPB) of the first lien mortgage loan is not greater than \$729,750 (GSE conforming limit for a one-unit property).</li><li>• The property securing the mortgage loan must not be abandoned, vacant or condemned.</li><li>• The applicant must own and occupy the single family, 1-4 unit home (an attached or detached house or a condominium unit) located in California and it must be their primary residence. Mobile homes are eligible if they are permanently affixed to the real property that is secured by the first lien.</li></ul>
<b>7. Program Exclusions</b>	<ul style="list-style-type: none"><li>• A Notice of Default (NOD) has been recorded on the subject property as of the date of request for assistance or at the time homeowner requested HAMP UP forbearance from their servicer.</li><li>• Homeowner in an “active” bankruptcy is ineligible for program assistance consideration. However, CalHFA MAC will handle written requests for assistance received from a homeowner’s bankruptcy attorney or trustee on an exception basis. Final approval is subject to servicer participation in accordance with investor guidelines. Homeowners who have previously filed bankruptcy are eligible for consideration with proof of court order “Dismissal” or “Discharge”.</li><li>• Loan is in foreclosure as evidenced by a recorded NOD.</li><li>• Homeowner’s “hardship” is a result of voluntary resignation of employment.</li><li>• Homeowner in an active HAMP trial modification is not eligible for UMA consideration unless the trial is cancelled.</li><li>• Homeowner becomes re-employed at any time during the UMA benefit period.</li><li>• The homeowner is no longer eligible for unemployment benefits from the California Employment Development Department (EDD) benefit.</li></ul>
<b>8. Structure of Assistance</b>	<p>CalHFA MAC will structure the assistance as a non-recourse, non-interest bearing subordinate loan in favor of the Eligible Entity (CalHFA MAC) secured by a junior lien recorded against the property in the amount of the total reduced PITI and any escrowed homeowner’s association dues or assessments, and equal to the total amount of HHF unemployment assistance. At the conclusion of (3) three years, the subordinate loan will be released. Loan funds will</p>

**Unemployment Mortgage Assistance**  
 Summary Guidelines



	<p>only be repaid to Eligible Entity (CalHFA MAC) in the event of a sale or a refinance that includes cash out with sufficient net equity proceeds prior to forgiveness. Recovered funds will be recycled in order to provide additional program assistance until December 31, 2017, at which time any recovered funds will be returned to Treasury.</p> <p>After December 31, 2017, any remaining or returned funds will be returned to Treasury.</p>
<b>9. Per Household Assistance</b>	Up to \$27,000 per household total (average funding of \$14,483.56), equaling the lesser of \$3,000 per month or 100% of PITI and any escrowed homeowner's association dues or assessments (and in all cases, subject to the HHF Program maximum benefit cap of \$50,000 with respect to monies previously received under other HHF Programs, if any).
<b>10. Duration of Assistance</b>	Homeowner participation in UMA is limited to nine (9) months maximum.
<b>11. Estimated Number of Participating Households</b>	Approximately 60,413. This figure is based on loans with unpaid principal balances ranging from \$200,000 to \$400,000 with an average funding of \$14,483.56.
<b>12. Program Inception / Duration</b>	The statewide launch of UMA was January 10, 2011 and it will continue up to five (5) years or until funding is fully reserved.
<b>13. Program Interactions with Other HFA Programs</b>	UMA will serve as a gateway to homeowner programs aimed at reinstatement and principal reduction as permitted by program guidelines.
<b>14. Program Interactions with HAMP</b>	This benefit may precede or extend HAMP, including HAMP UP for temporary unemployment assistance which when combined may provide assistance for more than one year. HAMP UP currently offers a minimum of twelve months forbearance for some homeowners.

**Unemployment Mortgage Assistance**  
Summary Guidelines



<b>15. Program Leverage with Other Financial Resources</b>	Upon completion of all UMA benefit assistance payments and based on homeowner need, the Servicer agrees to consider an extension of unemployment forbearance plan (such as HAMP UP or other Proprietary program) or other foreclosure prevention program as applicable per investor guidelines.  CalHFA MAC will request that the loan servicer waive fees (e.g., NSF and late charges).
<b>16. Qualify as an Unemployment Program</b>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No



Mortgage Reinstatement Assistance Program  
Summary Guidelines



<p><b>1. Program Overview</b></p>	<p>The Mortgage Reinstatement Assistance Program (MRAP) is one of CalHFA MAC's federally-funded programs developed to provide temporary financial assistance to eligible homeowners who wish to remain in their homes but are in imminent danger of losing their home to foreclosure.</p> <p>MRAP provides funds to assist income-qualified homeowners to help them cure their delinquent first mortgage loan arrearages, which may also include payments needed to reinstate their loans from foreclosure.</p>
<p><b>2. Program Goals</b></p>	<p>The MRAP program will prevent avoidable foreclosures by helping homeowners reinstate their past due first mortgage loans.</p> <p>MRAP will also mitigate the need for large reinstatement dollars to be capitalized with remaining loan balance, and thus, broaden the population of homeowners who otherwise may not qualify for modification.</p>
<p><b>3. Target Population/ Areas</b></p>	<p>MRAP is designed to target low-to-moderate income homeowners and address the needs of a homeowner's specific situation in lieu of targeting certain regions or counties.</p>
<p><b>4. Program Allocation (Excluding Administrative Expenses)</b></p>	<p>\$159,400,000.00</p>
<p><b>5. Borrower Eligibility Criteria</b></p>	<ul style="list-style-type: none"> <li>• Homeowner must qualify as a low-to-moderate income household, as follows:             <ul style="list-style-type: none"> <li>○ Low-to-moderate income of 120% or less of the HCD Area Median Income (as defined by the California State Department of Housing and Community Development), for a family of four, in the county where homeowner resides.</li> <li>○ A loan financed in whole or in part by bonds that are tax-exempt under IRC section 143, the homeowner is presumed to satisfy income limits.</li> </ul> </li> </ul>

Mortgage Reinstatement Assistance Program  
 Summary Guidelines



	<ul style="list-style-type: none"> <li>• Homeowner must complete and sign a Hardship Affidavit / 3rd Party Authorization to document the reason for the hardship.</li> <li>• Homeowners who have recently encountered a financial hardship due to their military service are eligible.</li> <li>• Homeowner has adequate income to sustain reinstated first lien mortgage loan per CalHFA MAC approved investor guidelines.</li> <li>• Homeowner must agree to provide all necessary documentation to satisfy program guidelines established by CalHFA MAC.</li> <li>• Mortgage loan is delinquent as substantiated by homeowner's hardship documentation. Loans in foreclosure are eligible.</li> <li>• If the reinstatement assistance is combined with a loan modification the homeowners modified monthly mortgage payment ratio must be reduced to 31% of the gross household income (excluding unemployment benefits) to meet the definition of an affordable payment.</li> <li>• On a case by case basis CalHFA MAC reserves the right to review and approve investor program guidelines that utilize affordable mortgage definitions greater than 31%.</li> <li>• General program eligibility is determined by CalHFA MAC, the housing counselor or servicer based on information received from the homeowner. Program-specific eligibility is determined by CalHFA MAC on a first-come/first-approved basis until program funds and funding reserves have been exhausted. Loan servicer will implement the HHF program based on participation agreement terms and conditions.</li> <li>• Funding allocation will be tracked, monitored and performed by CalHFA MAC in a centralized processing operation.</li> </ul>
<p><b>6. Property / Loan Eligibility Criteria</b></p>	<ul style="list-style-type: none"> <li>• Current unpaid principal balance (UPB) of the first lien mortgage loan is not greater than \$729,750 (GSE conforming limit for a one-unit property).</li> <li>• The property securing the mortgage loan must not be abandoned, vacant or condemned.</li> <li>• The applicant must own and occupy the single family, 1-4 unit home (an attached or detached house or a condominium unit) located in California and it must be their primary residence. Mobile homes are eligible if they are permanently affixed to the real property that is secured by the first lien.</li> </ul>

Mortgage Reinstatement Assistance Program  
Summary Guidelines



<p><b>7. Program Exclusions</b></p>	<ul style="list-style-type: none"> <li>• Homeowner in an “active” bankruptcy is ineligible for KYHC program assistance consideration. Homeowners who have previously filed bankruptcy are eligible for consideration with proof of court order “Dismissal” or “Discharge”.</li> <li>• MRAP benefit assistance request for reinstatement with a first lien PITI and any escrowed homeowner’s association dues or assessments, payment of greater than 38% of the homeowner’s gross monthly household income, excluding unemployment benefits will be considered unaffordable and is excluded from MRAP reinstatement benefit assistance unless that assistance is combined with a loan modification.</li> <li>• Loan is less than two (2) payments past due as of the date of request for assistance.</li> </ul>
<p><b>8. Structure of Assistance</b></p>	<p>CalHFA MAC will structure the assistance as a non-recourse, non-interest bearing subordinate loan in favor of the Eligible Entity (CalHFA MAC) secured by a junior lien recorded against the property in the amount of the HHF assistance. At the conclusion of (3) three years, the subordinate loan will be released. Loan funds will only be repaid to Eligible Entity (CalHFA MAC) in the event of a sale or a refinance that includes cash out with sufficient net equity proceeds prior to forgiveness. Recovered funds will be recycled in order to provide additional program assistance until December 31, 2017, at which time any recovered funds will be returned to Treasury.</p> <p>After December 31, 2017, any remaining or returned funds will be returned to Treasury.</p>
<p><b>9. Per Household Assistance</b></p>	<p>Up to \$25,000 per household (average funding of \$18,052.46) for PITI and any escrowed homeowner’s association dues or assessments, arrearages (and in all cases, subject to the HHF Program maximum benefit cap of \$50,000 with respect to monies previously received under other HHF Programs, if any).</p>
<p><b>10. Duration of Assistance</b></p>	<p>Available on a one-time only basis, per household.</p>

Mortgage Reinstatement Assistance Program  
 Summary Guidelines



<b>11. Estimated Number of Participating Households</b>	Approximately 8,830. This figure is based on loans with unpaid principal balances ranging from \$200,000 to \$400,000 with an average funding of \$18,052.46.
<b>12. Program Inception/ Duration</b>	The statewide launch of MRAP was February 7, 2011 and it will continue up to five (5) years or until funding is fully reserved.
<b>13. Program Interactions with Other HFA Programs</b>	MRAP will serve as a gateway to other loss mitigation programs including loan modification which may include principal reduction, including other HHF Programs and the Principal Reduction Program.
<b>14. Program Interactions with HAMP</b>	MRAP will serve as a gateway to HAMP which may include principal reduction of homeowner's mortgage.
<b>15. Program Leverage with Other Financial Resources</b>	CalHFA MAC will require that the servicer waive all accrued and unpaid late charges and NSF fees for all payments funded with MRAP benefits.
<b>16. Qualify as an Unemployment Program</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Principal Reduction Program  
Summary Guidelines



<p><b>1. Program Overview</b></p>	<p>The Principal Reduction Program (PRP) is one of CalHFA MAC's federally-funded programs developed with a goal to provide capital on a dollar-for-dollar matching basis with participating lenders to reduce over a three-year period the outstanding principal balances of qualifying properties with negative equity.</p> <p>PRP will provide monies to reduce the principal balance of the first mortgage loan for the purpose of establishing an appropriate level of debt for eligible homeowners with qualifying properties.</p>
<p><b>2. Program Goals</b></p>	<p>The PRP program will, in cooperation with participating lenders, leverage the HHF dollars by reducing the principal balances of underwater mortgages and provide an incentive for qualifying homeowners to remain in their homes during this period of steep declines in value.</p> <p>A reduction in principal through PRP can achieve desired income ratios and affordability for a homeowner on the existing mortgage loan or can be used in conjunction with a loan modification.</p>
<p><b>3. Target Population / Areas</b></p>	<p>PRP is designed to target low-to-moderate income homeowners and address the needs of a homeowner's specific situation in lieu of targeting certain regions or counties.</p>
<p><b>4. Program Allocation (Excluding Administrative Expenses)</b></p>	<p>\$772,197,793.52</p>
<p><b>5. Borrower Eligibility Criteria</b></p>	<ul style="list-style-type: none"> <li>• Homeowner must qualify as a low-to-moderate income household, as follows: <ul style="list-style-type: none"> <li>○ Low-to-moderate income of 120% or less of the HCD Area Median Income (as defined by the California State Department of Housing and Community Development), for a family of four, in the county where homeowner resides.</li> <li>○ A loan financed in whole or in part by bonds that are tax-exempt under IRC section 143, the homeowner is presumed to satisfy income limits.</li> </ul> </li> </ul>

Principal Reduction Program  
Summary Guidelines



	<ul style="list-style-type: none"><li>• Homeowner must complete and sign a Hardship Affidavit / 3rd Party Authorization to document the reason for the hardship.</li><li>• Homeowners who have recently encountered a financial hardship due to their military service are eligible.</li><li>• Homeowner has adequate income to sustain modified mortgage payments per CalHFA MAC approved investor guidelines.</li><li>• Homeowner must agree to provide all necessary documentation to satisfy program guidelines established by CalHFA MAC.</li><li>• Mortgage loan is delinquent or at risk of imminent default as substantiated by homeowner's hardship documentation. Loans in foreclosure are eligible.</li><li>• The homeowners modified monthly mortgage payment ratio must be reduced to 31% of the gross household income (excluding unemployment benefits) to meet the definition of an affordable payment.</li><li>• On a case-by-case basis, CalHFA MAC reserves the right to review and approve investor program guidelines that utilize affordable mortgage definitions greater than 31%.</li><li>• General program eligibility is determined by CalHFA MAC, the housing counselor or servicer based on information received from the homeowner. Program-specific eligibility is determined by CalHFA MAC on a first-come/first-approved basis until program funds and funding reserves have been exhausted. Loan servicer will implement the HHF program based on participation agreement terms and conditions.</li><li>• Funding allocation will be tracked, monitored and performed by CalHFA MAC in a centralized processing operation.</li></ul>
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Principal Reduction Program  
Summary Guidelines



<p><b>6. Property / Loan Eligibility Criteria</b></p>	<ul style="list-style-type: none"> <li>• Property is encumbered by a first lien mortgage loan that was originated on or before January 1, 2009.</li> <li>• Current unpaid principal balance (UPB) of the first lien mortgage loan is not greater than \$729,750 (GSE conforming limit for a one-unit property).</li> <li>• The property securing the mortgage loan must not be abandoned, vacant or condemned.</li> <li>• The applicant must own and occupy the single family, 1-4 unit home (an attached or detached house or a condominium unit) located in California and it must be their primary residence. Mobile homes are eligible if they are permanently affixed to the real property that is secured by the first lien.</li> </ul>
<p><b>7. Program Exclusions</b></p>	<ul style="list-style-type: none"> <li>• Homeowner in an “active” bankruptcy is ineligible for KYHC program assistance consideration. However, CalHFA MAC will handle written requests for assistance received from a homeowner’s bankruptcy attorney or trustee on an exception basis. Final approval is subject to servicer participation in accordance with investor guidelines. Homeowners who have previously filed bankruptcy are eligible for consideration with proof of court order “Dismissal” or “Discharge”.</li> <li>• Homeowner fails to satisfy lender underwriting guidelines.</li> <li>• LTV of 115% or less.</li> <li>• Homeowner’s total monthly first lien mortgage payment PITI+escrowed A (principal, interest, taxes, insurance and escrowed association fees, as applicable) does not exceed 31 percent of the homeowner’s gross monthly household income, excluding unemployment benefits. Unemployment benefits may not be used to qualify for PRP assistance.</li> </ul>

Principal Reduction Program  
Summary Guidelines



<p><b>8. Structure of Assistance</b></p>	<p>In the event that CalHFA MAC receives less than 100% match by the lender/servicer, CalHFA MAC will structure the assistance as a non-recourse, non-interest bearing subordinate loan in favor of the Eligible Entity (CalHFA MAC) secured by a junior lien recorded against the property in the amount of the HHF assistance. At the conclusion of (3) three years, the subordinate loan will be released. Loan funds will only be repaid to Eligible Entity (CalHFA MAC) in the event of a sale or a refinance that includes cash out with sufficient net equity proceeds prior to forgiveness. Recovered funds will be recycled in order to provide additional program assistance until December 31, 2017, at which time any recovered funds will be returned to Treasury.</p> <p>If the lender/servicer matches the assistance in an amount equal to or greater than 100% of the HHF Program assistance provided to the homeowner, then the assistance is not required to be structured as a loan to the homeowner.</p> <p>After December 31, 2017, any remaining or returned funds will be returned to Treasury.</p>
<p><b>9. Per Household Assistance</b></p>	<p>Up to \$50,000 per household (average funding of \$47,446.53), less program monies previously received under other HHF Programs.</p>
<p><b>10. Duration of Assistance</b></p>	<p>Available on a one-time only basis, per household.</p>
<p><b>11. Estimated Number of Participating Households</b></p>	<p>Approximately 16,275. This figure is based on loans with unpaid principal balances ranging from \$200,000 to \$400,000 with an average funding of \$47,446.53.</p>
<p><b>12. Program Inception / Duration</b></p>	<p>The statewide launch of PRP was February 7, 2011 and it will continue up to three (3) years or until funding is fully reserved.</p>



Principal Reduction Program  
Summary Guidelines



<p><b>13. Program Interactions with Other HFA Programs</b></p>	<p>PRP may be used in conjunction with MRAP aimed at reinstatement.</p>
<p><b>14. Program Interactions with HAMP</b></p>	<p>PRP may work in conjunction with a standard HAMP modification to help eligible homeowners achieve desired income ratios and affordability. PRP may also be combined or used in conjunction with the HAMP Principal Reduction Alternative (PRA). PRP funds are not eligible in any combination to qualify for HAMP PRA investor incentive compensation.</p>
<p><b>15. Program Leverage with Other Financial Resources</b></p>	<p>The goal of the program is for the applicable servicer/lender to match PRP funds on a dollar-for-dollar basis. The servicer/lender's matching funds will be paid no later than at the time of CalHFA MAC program funding.</p> <p>CalHFA MAC will require that the servicer waive all accrued and unpaid late charges and NSF fees at the time the modification agreement is completed</p>
<p><b>16. Qualify as an Unemployment Program</b></p>	<p><input type="checkbox"/> Yes    <input checked="" type="checkbox"/> No</p>

**Transition Assistance Program**  
**Summary Guidelines**



<p><b>1. Program Overview</b></p>	<p>The Transition Assistance Program (TAP) is one of CalHFA MAC's federally-funded programs developed to provide eligible homeowners with transition assistance when it is determined that they can no longer afford their home.</p> <p>TAP will be used in conjunction with short sale and deed-in-lieu programs to help homeowners make a smooth transition to housing. Homeowners will be required to occupy and maintain the property until the home is sold or returned to the lender as negotiated.</p> <p>Program funds would be available on a one-time only basis up to \$5,000 per household and can be used or layered with other CalHFA MAC HHF Programs. Funds will be sent to the servicer or homeowner after or in connection with the short sale or deed-in-lieu of foreclosure closing. Funds are intended to help the homeowner secure new housing (e.g., rent, moving expenses, and security deposits) and will be available for transition assistance counseling services.</p>
<p><b>2. Program Goals</b></p>	<p>CalHFA MAC envisions that these monies would be used to complement other federal or lender programs designed specifically to stabilize communities by providing assistance to homeowners who have suffered a financial hardship and as a result are no longer financially able to afford their mortgage payments.</p>
<p><b>3. Target Population / Areas</b></p>	<p>TAP is designed to target low-to-moderate income homeowners and address the needs of a homeowner's specific situation in lieu of targeting certain regions or counties.</p>
<p><b>4. Program Allocation (Excluding Administrative Expenses)</b></p>	<p>\$2,300,000.00</p>

**Transition Assistance Program**  
Summary Guidelines



<p><b>5. Borrower Eligibility Criteria</b></p>	<ul style="list-style-type: none"><li>• Homeowner must qualify as a low-to-moderate income household, as follows:<ul style="list-style-type: none"><li>○ Low-to-moderate income of 120% or less of the HCD Area Median Income (as defined by the California State Department of Housing and Community Development), for a family of four, in the county where homeowner resides.</li><li>○ A loan financed in whole or in part by bonds that are tax-exempt under IRC section 143, the homeowner is presumed to satisfy income limits.</li></ul></li><li>• Homeowner must complete and sign a Hardship Affidavit / 3rd Party Authorization to document the reason for the hardship.</li><li>• Homeowners who have recently encountered a financial hardship due to their military service are eligible.</li><li>• Homeowner must agree to provide all necessary documentation to satisfy program guidelines established by CalHFA MAC.</li><li>• Mortgage loan is delinquent or at risk of imminent default as substantiated by homeowner's hardship documentation. Loans in foreclosure are eligible.</li><li>• General program eligibility is determined by CalHFA MAC, the housing counselor or servicer based on information received from the homeowner. Program-specific eligibility is determined by CalHFA MAC on a first-come/first-approved basis until program funds and funding reserves have been exhausted. Loan servicer will implement the HHF program based on participation agreement terms and conditions.</li><li>• Funding allocation will be tracked, monitored and performed by CalHFA MAC in a centralized processing operation.</li></ul>
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# Transition Assistance Program

## Summary Guidelines



<p><b>6. Property / Loan Eligibility Criteria</b></p>	<ul style="list-style-type: none"> <li>• Current unpaid principal balance (UPB) of the first lien mortgage loan is not greater than \$729,750 (GSE conforming limit for a one-unit property).</li> <li>• The property securing the mortgage loan must not be abandoned, vacant or condemned.</li> <li>• The applicant must own and occupy the single family, 1-4 unit home (an attached or detached house or a condominium unit) located in California and it must be their primary residence. Mobile homes are eligible if they are permanently affixed to the real property that is secured by the first lien.</li> </ul>
<p><b>7. Program Exclusions</b></p>	<ul style="list-style-type: none"> <li>• Homeowner in an “active” bankruptcy is ineligible for KYHC program assistance consideration. However, CalHFA MAC will handle written requests for assistance received from a homeowner’s bankruptcy attorney or trustee on an exception basis. Final approval is subject to servicer participation in accordance with investor guidelines. Homeowners who have previously filed bankruptcy are eligible for consideration with proof of court order “Dismissal” or “Discharge”.</li> </ul>
<p><b>8. Structure of Assistance</b></p>	<p>TAP assistance will not be structured as a loan.</p> <p>After December 31, 2017, any remaining or returned funds will be returned to Treasury.</p>
<p><b>9. Per Household Assistance</b></p>	<p>Up to \$5,000 per household (average funding of \$5,000.00).</p>
<p><b>10. Duration of Assistance</b></p>	<p>Available on a one-time only basis, per household.</p>
<p><b>11. Estimated Number of Participating Households</b></p>	<p>Approximately 460 This figure is based on loans with unpaid principal balances ranging from \$200,000 to \$400,000 with an average funding of \$5,000.00.</p>
<p><b>12. Program Inception / Duration</b></p>	<p>The statewide launch of TAP was February 7, 2011 and it will continue up to five (5) years or until funding is fully reserved.</p>

**Transition Assistance Program**  
Summary Guidelines



<b>13. Program Leverage with Other HFA Programs</b>	TAP benefits may be available to the homeowner even if UMA, MRAP and/or PRP benefits have been utilized, subject to the HHF Program maximum benefit cap of \$50,000.
<b>14. Program Interactions with HAMP</b>	TAP complements HAMP and HAFA. The funds will leverage monies being made available through HAFA. Servicer is required to follow HAFA guidelines for allowable costs. In cases where the Servicer has approved the homeowner for a HAFA transaction, TAP dollars will be limited to \$2,000 in order to maintain the \$5,000 HHF Program maximum per household.
<b>15. Program Leverage with Other Financial Resources</b>	None.
<b>16. Qualify as an Unemployment Program</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No



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[HOME](#)[ABOUT MHA](#)[EXPLORE PROGRAMS](#)[GET STARTED](#)[TOOLS](#)[Lower Monthly Payments](#)[Lower Interest Rates](#)[If You Are Unemployed](#)[If You Have a Second Mortgage](#)[If Your Home's Value Has Fallen](#)[Leave Your Home & Avoid Foreclosure](#)[View All Programs](#)[Home » Programs](#)

## Explore Programs

The Making Home Affordable Program (MHA) ® is a critical part of the Obama Administration's broad strategy to help homeowners avoid foreclosure, stabilize the country's housing market, and improve the nation's economy.

*"Once you show them that you're trying they're going to help you but you have to try first. And they will help."*

*Kenny - Homeow*

Homeowners can lower their monthly mortgage payments and get into more stable loans at today's low rates. And for those homeowners for whom homeownership is no longer affordable or desirable, the program can provide a way out that avoids foreclosure. Additionally, there are options for unemployed homeowners and homeowners who owe more than their homes are worth.

### Lower Monthly Payments ›

Lower your mortgage payments with an MHA ® loan modification.

### Lower Interest Rates ›

Take advantage of today's historically low mortgage interest rates through MHA ® refinance programs that help you get into more affordable and more stable fixed-rate mortgages.

### If You Are Unemployed ›

Get the financial relief you need, even if you are unemployed.

### If You Have a Second Mortgage ›

Learn about an MHA ® program designed for those with a home equity loan, HELOC, or other second lien that makes it difficult to keep up with mortgage payments.

**If Your Home's Value Has Fallen ›**

Find out what to do if the value of your home has fallen below what you owe on it, through an MHA ® program that specifically address this issue.

**Leave Your Home & Avoid Foreclosure ›**

If homeownership is no longer affordable or desirable, you may be able to transition out of your home and avoid foreclosure through an MHA ® program that also provides \$3,000 in relocation assistance.

**View All Programs ›**

Take a quick look at all of the MHA ® programs and see which one might be right for you.

*Last Updated: 3/20/2012 12:48 PM*

**Related Sites**

[FinancialStability.gov](#)

[MyMoney.gov](#)

**Other Useful Sites**

[USA.gov](#)

[USAJOBS.gov](#)

[OPM.gov](#)





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- HOME
- ABOUT MHA
- EXPLORE PROGRAMS
- GET STARTED
- TOOLS
- LEARNING CENTER
- FOR PARTNERS

Lower Monthly Payments

Home » Programs » Lower Your Payments

Home Affordable Modification Program (HAMP)

Principal Reduction Alternative (PRA)

Second Lien Modification Program (ZMP)

FHA Home Affordable Modification Program (FHA-HAMP)

USDA's Special Loan Servicing

Veteran's Administration Home Affordable Modification (VA-HAMP)

Lower Interest Rates

If You Are Unemployed

If You Have a Second Mortgage

If Your Home's Value Has Fallen

Leave Your Home & Avoid Foreclosure

View All Programs

Lower Your Payments

Through MHA mortgage modifications, homeowners have been able to obtain lower mortgage payments and realize significant savings each month. For homeowners who have seen their home values drop, there are other options that can provide relief. Learn more about these MHA programs:

"Don't ignore it...get the help you need, get the advice you need. It's the best thing I can suggest, just having somebody to talk to."

Allan - Homeowner

Home Affordable Modification Program (HAMP) »

If you're not unemployed, but you're still struggling to make your mortgage payments, you may be eligible for the Home Affordable Modification Program (HAMP).

Principal Reduction Alternative (PRA) »

If your home is currently worth significantly less than you owe on it, you may be eligible for MHA's Principal Reduction Alternative (PRA).

Second Lien Modification Program (ZMP) »

If your first mortgage was permanently modified under HAMP<sup>SM</sup> and you have a second mortgage on the same property, you may be eligible for a modification or principal reduction on your second mortgage as well.

FHA Home Affordable Modification Program (FHA-HAMP) »

If you have a loan that is insured or guaranteed by the Federal Housing Administration (FHA), you may be eligible for a program through that government agency.

USDA's Special Loan Servicing »

If you have a loan that is guaranteed by the United States Department of Agriculture's (USDA) Section 502 Single Family Housing Guaranteed Loan Program, you may be eligible for a program through that government agency.

Veteran's Affairs Home Affordable Modification (VA-HAMP) »

If you have a loan that is insured or guaranteed by the Department of Veterans Affairs (VA), you may be eligible for a program through that government agency.

Key Terms on This Page:

Mortgage Modification, Principal Reduction, Second Mortgage, Verified Monthly Gross (pre-tax) Income

Last Updated: 12/29/2011 10:24 AM

Help is a Phone Call Away

888-995-HOPE (4673)

Hearing impaired: 877-304-9709 TTY

As you enter a process that can sometimes be overwhelming, it would be in your best interest to engage a housing expert to help you along the way. Let a HUD-approved housing counselor help you understand your options, prepare your application, and work with your mortgage company.

Homeowner's HOPE™ Hotline

Hear it from Homeowners



Curtis and Darlene of Chicago, IL. Curtis and Darlene had lived in their home for 35 years when Curtis lost his job. That's when MHA helped them cut their mortgage payments in half.

See their story (PSA)

Beware of 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.

Get tips to avoid scams.

Search

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HOME

ABOUT MHA

EXPLORE PROGRAMS

GET STARTED

TOOLS

Home » Programs » Get Help If Unemployed

Lower Monthly Payments

Lower Interest Rates

If You Are Unemployed

Home Affordable  
Unemployment Program  
(UP)

Housing Finance Agency  
Innovation Fund for the  
Hardest Hit Housing  
Markets (HHF)

If You Have a Second  
Mortgage

If Your Home's Value Has  
Fallen

Leave Your Home & Avoid  
Foreclosure

View All Programs

## Get Help if Unemployed

MHA has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments. Learn more about these MHA and related programs.

*"The earlier we get to you, the more options we have available."*

Roy - Housing Counselor

### Home Affordable Unemployment Program (UP) »

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.

### Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (HHF) »

The U.S. Treasury's Hardest Hit Fund provides more than \$7.6 billion in aid for homeowners in states hit hardest by the economic crisis.

#### Key Terms on This Page:

Second Lien

En Español

Search

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- HOME
- ABOUT MHA
- EXPLORE PROGRAMS
- GET STARTED
- TOOLS
- LEARNING CENTER
- FOR PARTNERS

Lower Your Payments

Lower Your Rates

Get Help If Unemployed

Get Help With A Second Mortgage

Second Lien Modification Program (2MP)

Get Help With Fallen Home Value

Exit Gracefully

Home » Programs » Get Help With A Second Mortgage

### If You Have a Second Mortgage

If you have a home equity loan, HELOC, or some other second lien that is making it difficult for you to keep up with your mortgage payments, learn more about this MHA program.

*"I sought out help before I became delinquent. There is help out there. You would be negligent if you didn't reach out for help."*

Dixie - Homeowner

#### Second Lien Modification Program (2MP) »

If your first mortgage was permanently modified under HAMP<sup>SM</sup> and you have a second mortgage on the same property, you may be eligible for a modification or principal reduction on your second mortgage as well.

#### Key Terms on This Page:

Home Equity Loan, HELOC (Home Equity Line of Credit), Second Lien

Last Updated: 1/6/2012 4:48 PM

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### Hear it from Homeowners



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Curtis and Darlene had lived in their home for 35 years when Curtis lost his job. That's when MHA helped them cut their mortgage payments in half.

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- HOME
- ABOUT MHA
- EXPLORE PROGRAMS
- GET STARTED
- TOOLS
- LEARNING CENTER
- FOR PARTNERS

Home » Programs » Get Help With Fallen Home Value

Lower Monthly Payments

Lower Interest Rates

If You Are Unemployed

If You Have a Second Mortgage

If Your Home's Value Has Fallen

Home Affordable Refinance Program (HARP)

FHA Refinance for Borrowers with Negative Equity (FHA Short Refinance)

Treasury/FHA Second Lien Program (FHA2LP)

Principal Reduction Alternative (PRA)

Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (HHF)

Leave Your Home & Avoid Foreclosure

View All Programs

### Get Help With Fallen Home Value

If your home's value has fallen in recent years, MHA has programs designed to help bring what you owe and what you pay on your home more in line with its new valuation.

*"Even when things are looking dire, you still want to get the best possible outcome from your situation. Because therefore your future will be easier to handle. easier to integrate into and transition into."*

Ryan - Housing Counselor

#### Home Affordable Refinance Program (HARP) >

If you're *not* behind on your mortgage payments but you have been unable to get traditional refinancing because the value of your home has declined, you may be eligible to refinance through HARP.

#### FHA Refinance for Borrowers in Negative Equity (FHA Short Refinance) >

If you're *not* behind on your mortgage payments but owe more than your home is worth, **(and your loan is not insured or guaranteed by FHA)**, FHA Short Refinance may be an option that your mortgage servicer will consider.

#### Treasury/FHA Second Lien Program (FHA2LP) >

If you have a second mortgage and your first mortgage servicer agrees to participate in FHA Short Refinance, you may be eligible to have your second mortgage on the same home reduced.

#### Principal Reduction Alternative<sup>SM</sup> (PRA) >

If your home is currently worth significantly less than you owe on it, MHA's Principal Reduction Alternative (PRA) was designed to help you.

#### Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (HHF) >

The U.S. Treasury Department provides more than \$7.6 billion in aid for homeowners in states hit hardest by the economic crisis.

#### Key Terms on This Page:

Refinance, Second Mortgage, Principal Reduction

Last Updated: 4/2/2012 9:57 AM

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See their story (PSA)

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Search

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[HOME](#)[ABOUT MHA](#)[EXPLORE PROGRAMS](#)[GET STARTED](#)[TOOLS](#)[Home](#) » [Programs](#) » [Exit Gracefully](#)[Lower Monthly Payments](#)[Lower Interest Rates](#)[If You Are Unemployed](#)[If You Have A Second  
Mortgage](#)[If Your Home's Value Has  
Fallen](#)[Leave Your Home & Avoid  
Foreclosure](#)[Home Affordable  
Foreclosure Alternatives  
\(HAFA\) Program](#)[View All Programs](#)

## Exit Gracefully

If the cost of homeownership has become too much to bear, the MHA **Home Affordable Foreclosure Alternatives Program (HAFA)** allows you to transition out your home and avoid foreclosure with \$3,000 in relocation assistance and peace of mind.

---

*"In many cases, [a short sale] is a dignified exit strategy where the borrower can sell the home and avoid the negative impact of foreclosure on their credit report and return to a better financial position."*

*Jerry - Bank of America*

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### **Home Affordable Foreclosure Alternatives (HAFA) »**

If you can't afford your mortgage payment and it's time for you to transition to more affordable housing, this program is designed for you.

### **Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (HHF) »**

The U.S. Treasury's **Hardest Hit Fund** provides more than \$7.6 billion in aid for homeowners in states hit hardest by the economic crisis.

*Last Updated: 1/3/2012 8:27 AM*

Search

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[HOME](#)[ABOUT MHA](#)[EXPLORE PROGRAMS](#)[GET STARTED](#)[TOOLS](#)[Lower Monthly Payments](#)[Home Affordable  
Modification Program  
\(HAMP\)](#)[Principal Reduction  
Alternative \(PRA\)](#)[Second Lien Modification  
Program \(2MP\)](#)[FHA Home Affordable  
Modification Program  
\(FHA-HAMP\)](#)[USDA's Special Loan  
Servicing](#)[Veteran's Administration  
Home Affordable  
Modification \(VA-HAMP\)](#)[Lower Interest Rates](#)[If You Are Unemployed](#)[If You Have a Second  
Mortgage](#)[If Your Home's Value Has  
Fallen](#)[Leave Your Home & Avoid  
Foreclosure](#)[Home » Programs » Lower Your Payments » Home Affordable Modification Program \(HAMP\)](#)

## Home Affordable Modification Program (HAMP)

If you're *not* unemployed, but you're still struggling to make your mortgage payments you may be eligible for the **Home Affordable Modification Program (HAMP)**. HAMP can lower your monthly mortgage payment to 31 percent of your verified monthly gross (pre-tax) income, which usually provides savings of hundreds of dollars per month.

Making Home Affordable is planning enhancements to the HAMP Program. Detailed information will be available for mortgage servicers in February 2012. The expanded program for homeowners is expected to be available at the earliest in June 2012. We will update this site as more details become available.

Please refer to our homeowner Q&A document [or call 888-995-HOPE \(4673\)](#) to speak with a housing expert.

### + Eligibility

You may be eligible for HAMP if you meet all of the following criteria:

- You occupy the house as your primary residence.
- You obtained your mortgage on or before January 1, 2009.
- You have a mortgage payment that is more than 31 percent of your monthly gross (pre-tax) income.
- You owe up to \$729,750 on your home.
- You have a financial hardship and are either delinquent or in danger of falling behind.
- You have sufficient, documented income to support the modified payment.
- You must not have been convicted within the last 10 years of felony larceny, theft, fraud or forgery, money laundering or tax evasion, in connection with a mortgage or real estate transaction.

[Get more information on how to apply for a modification »](#)

[View All Programs](#)

*\*Eligibility criteria are for guidance only. Contact your mortgage company to see if you may be eligible for HAMP.*

### + Program Availability

Contact your mortgage servicer (the company to which you make your mortgage payments) to see if they participate in the program. Not all servicers do. If yours does not, they may offer their own foreclosure prevention solution that might be best suited to your situation.

If your mortgage servicer does participate in the MHA program but makes the determination that you are not eligible for a HAMP modification, they may offer you modification alternatives of their own.

Program ends December 31, 2013.

### + Steps to apply for a HAMP Modification

To apply for HAMP, you need to complete and provide the following to your HAMP participating mortgage servicer.

- Request for Mortgage Assistance Form
- IRS Form 4506T-EZ or 4506-T
- Verification of Income

If your mortgage is owned, insured, or guaranteed by Fannie Mae, Freddie Mac, FHA, VA or USDA, ask your mortgage servicer which solutions might be best suited to your situation.

### + More Information

If you have additional questions about getting mortgage help, contact one of our housing experts at **888-995-HOPE (4673)**. These HUD-approved housing counselors will help you understand your options, design a plan to suit your individual situation, and prepare your application. Research shows that homeowners who work with housing experts like these are more successful and have better long-term outcomes. There is no cost to you for this valuable around-the-clock service. Help is available in more than 160 languages.

If you qualify for HAMP and also have a second mortgage, you may also qualify for the **Second Lien Modification Program (2MP)**.

### + Videos

**Key Terms on This Page:**

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Search

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- HOME
- ABOUT MHA
- EXPLORE PROGRAMS
- GET STARTED
- TOOLS
- LEARNING CENTER
- FOR PARTNERS

Home » Get Started » Request A Home Affordable Modification

What to Expect

What You Will Need

Finding the Right Program

Speak with a Housing Expert

Contact Your Mortgage Company

Request a Home Affordable Modification

Proof of Income Checklist

## Request a Home Affordable Modification

Start your application for the Home Affordable Modification Program<sup>SM</sup> (HAMP<sup>SM</sup>) by submitting a complete "Initial Package" to your servicer (the company to which you make your monthly mortgage payments). The Initial Package includes:

- Request for Mortgage Assistance Form
- Tax Form (Form 4506T-EZ ) or (Form 4506-T )
- Verification of income

If you need help completing your paperwork, call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673) to work with a HUD-approved housing counselor for free.

### Step 1 – Complete the Request for Mortgage Assistance Form

The Request For Mortgage Assistance Form provides information to your mortgage servicer about your home and financial situation. After you have completed the form, print two copies—one for your records and one to send to your mortgage servicer. All of the borrowers on the mortgage must sign the Request For Mortgage Assistance Form. In accordance with the Dodd-Frank Wall Street and Consumer Protection Act, homeowners who apply for the Making Home Affordable Program are required to certify that they have not been convicted of any crimes associated with a mortgage or real estate transaction within the past ten years. The RMA Form includes this certification.

### Step 2 - Complete the Tax Authorization (Form 4506T-EZ or 4506-T )

Borrowers who have filed their annual taxes on a Form 1040, should complete Tax Form 4506T-EZ. Form 4506T-EZ gives permission to your mortgage servicer to request a copy of the most recent tax return transcript you have filed with the Internal Revenue Service (IRS). Click here for instructions on completing the Form 4506T-EZ.

All other borrowers, including those who have not been required to file taxes because their income may be below the threshold amount required to file taxes or their only source of income may be non-taxable income, should complete Tax Form 4506-T. If you did not file a tax return, Form 4506-T gives permission to your mortgage servicer to verify that you did not file a tax return with the Internal Revenue Service (IRS). Click here for instructions on completing the Form 4506-T.

After you have completed the appropriate Tax Form for your case, print two copies—one for your records and one to send to your mortgage servicer. Only one taxpayer is required to sign the Tax Form.

### Step 3 – Gather Proof of Income

Your mortgage servicer is required to verify your income to ensure that the modified mortgage payments will be affordable for you. The type of documentation you need to provide depends on the source of your income. The simple Proof of Income Checklist will tell you what documents you need to collect if you are a wage earner, self-employed, or receive retirement income. Be sure to make copies of your income documentation and keep the originals for your records.

### Step 4 -- Send the Documents to Your Mortgage Servicer

After you complete, print, and sign the Request For Mortgage Assistance Form and Tax Form, send these documents, along with your proof of income, to your mortgage servicer. You will find the correct mailing address and fax number at Contact Your Mortgage Servicer.

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Search

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HOME ABOUT MHA EXPLORE PROGRAMS GET STARTED TOOLS LEARNING CENTER FOR PARTNERS

Lower Monthly Payments

Lower Interest Rates

Home Affordable Refinance Program (HARP)

FHA Refinance for Borrowers with Negative Equity (FHA Short Refinance)

Treasury/FHA Second Lien Program (FHA2LP)

If You Are Unemployed

If You Have a Second Mortgage

Treasury/FHA Second Lien Program (FHA2LP)

If Your Home's Value Has Fallen

Leave Your Home & Avoid Foreclosure

View All Programs

Home » Programs » Lower Your Rates » Home Affordable Refinance Program (HARP)

## Home Affordable Refinance Program (HARP)

If you're not behind on your mortgage payments but have been unable to get traditional refinancing because the value of your home has declined, you may be eligible to refinance through MHA's **Home Affordable Refinance Program (HARP)**. HARP is designed to help you get a new, more affordable, more stable mortgage. HARP refinance loans require a loan application and underwriting process, and refinance fees will apply.

### + Eligibility

You may be eligible for HARP if you meet all of the following criteria:

- The mortgage must be owned or guaranteed by Freddie Mac or Fannie Mae.
- The mortgage must have been sold to Fannie Mae or Freddie Mac on or before May 31, 2009.
- The mortgage cannot have been refinanced under HARP previously unless it is a Fannie Mae loan that was refinanced under HARP from March-May, 2009.
- The current loan-to-value (LTV) ratio must be greater than 80%.
- The borrower must be current on the mortgage at the time of the refinance, with a good payment history in the past 12 months.

*\*Eligibility criteria are for guidance only. Contact your mortgage servicer to see if you are eligible for HARP.*

### + Program Availability

Ask your mortgage servicer (the company to which you make your mortgage payments) if they participate in HARP. Not all mortgage servicers do. Contact Fannie Mae or Freddie Mac for help in determining if you may be eligible for HARP.

Program ends December 31, 2013.

### + Steps to HARP Refinance

- Determine whether your mortgage is owned or guaranteed by Fannie Mae or Freddie Mac by visiting their respective Loan Lookup Tools.
- Contact your current mortgage servicer or another that is approved by Fannie Mae or Freddie Mac to inquire about HARP.
- Compare rates and costs with additional mortgage companies to ensure best refinance terms.

### + For More Information

- Visit [FannieMae.com](http://FannieMae.com) or call (800)7Fannie.
- Visit [FreddieMac.com](http://FreddieMac.com), call (800)Freddie.
- If you have additional questions about getting mortgage help, contact one of our housing experts at 888-995-HOPE (4673). These HUD-approved housing counselors will help you understand your options, design a plan to suit your individual situation and prepare your application. Research shows that homeowners who work with housing experts like these are more successful and have better long-term

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**+ Videos**

**Key Terms on This Page:**

Refinance

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Search

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HOME ABOUT MHA EXPLORE PROGRAMS GET STARTED TOOLS LEARNING CENTER FOR PARTNERS

Lower Monthly Payments

Home Affordable Modification Program (HAMP)

Principal Reduction Alternative (PRA)

Second Lien Modification Program (2MP)

FHA Home Affordable Modification Program (FHA-HAMP)

USDA's Special Loan Servicing

Veteran's Administration Home Affordable Modification (VA-HAMP)

Lower Interest Rates

If You Are Unemployed

If You Have a Second Mortgage

If Your Home's Value Has Fallen

Leave Your Home & Avoid Foreclosure

View All Programs

Home » Programs » Lower Your Payments » Second Lien Modification Program (2MP)

## Second Lien Modification Program (2MP)

If your first mortgage was permanently modified under HAMP<sup>SM</sup> and you have a second mortgage on the same property, you may be eligible for a modification or principal reduction on your second mortgage as well, through MHA's **Second Lien Modification Program (2MP)**. 2MP works in tandem with HAMP to provide comprehensive solutions for homeowners with second mortgages to increase long-term affordability and sustainability. If the servicer of your second mortgage is participating, they can evaluate you for a second lien modification.

### + Eligibility

You may be eligible for 2MP if you meet all of the following criteria:

- Your first mortgage was modified under HAMP.
- You must not have been convicted within the last 10 years of felony larceny, theft, fraud or forgery, money laundering or tax evasion, in connection with a mortgage or real estate transaction.
- You have not missed three consecutive monthly payments on your HAMP modification.

*\*Eligibility criteria are for guidance only. Contact your mortgage servicer to see if you are eligible for 2MP.*

### + Program Availability

Servicers participating in 2MP are:

1. Bank of America, NA
2. BayviewLoan Servicing, LLC
3. CitiMortgage, Inc
4. Community Credit Union of Florida
5. GMAC Mortgage, LLC
6. Green Tree Servicing, LLC
7. iServeResidential Lending, LLC
8. iServeServicing, Inc.
9. J.P. MorganChase Bank, NA
10. NationstarMortgage LLC
11. OneWestBank
12. PennyMacLoan Services, LLC
13. PNC Bank, National Association
14. PNC Mortgage
15. Residential Credit Solutions
16. ServisOne Inc., dbaBSI Financial Services, Inc.
17. Wells Fargo Bank, NA

Program ends December 31, 2013

### + For More Information

If you have additional questions about getting mortgage help, contact one of our housing experts at 888-995-HOPE (4673). These HUD-approved housing counselors will help you understand your options, design a plan to suit your individual situation, and prepare your application. Research shows that homeowners who work with housing experts like these are more successful

## Help is a Phone Call Away

**888-995-HOPE (4673)**

Hearing impaired: 877-304-9709 TTY

As you enter a process that can sometimes be overwhelming, it would be in your best interest to engage a housing expert to help you along the way. Let a HUD-approved housing counselor help you understand your options, prepare your application, and work with your mortgage company.

Homeowner's HOPE™ Hotline

## Hear it from Homeowners



**Curtis and Darlene of Chicago, IL**  
Curtis and Darlene had lived in their home for 35 years when Curtis lost his job. That's when MHA helped them cut their mortgage payments in half.

See their story (PSA)

## Beware of 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.

Get tips to avoid scams.

and have better long-term outcomes. There is no cost to you for this valuable, around-the-clock service. Help is available in more than 160 languages.

+ Videos

Key Terms on This Page:  
Second Mortgage

Last Updated: 3/29/2012 10:47 AM

Treasury.gov  
HUD.gov  
WhiteHouse.gov

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FinancialStability.gov  
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Other Useful Sites  
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