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HOME AFFORDABLE MODIFICATIONS

If you can no longer afford to make your monthly loan payments, you may qualify for a loan modification to make your monthly mortgage payment more affordable. Millions of borrowers who are current, but having difficulty making their payments and borrowers who have already missed one or more payments may be eligible.

Am I eligible for a Home Affordable Modification? Answer these questions:

1. Is your home your primary residence? Yes No
 2. Is the amount you owe on your first mortgage equal to or less than \$729,750? Yes No
 3. Are you having trouble paying your mortgage?
For example, have you had a significant increase in your mortgage payment OR reduction in your income since you got your current loan OR have you suffered a hardship that has increased your expenses (like medical bills)? Yes No
 4. Did you get your current mortgage before January 1, 2009? Yes No
 5. Is your payment on your first mortgage (including principal, interest, taxes, insurance and homeowner's association dues, if applicable) more than 31% of your current gross income? Yes No
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