

Beginning June 1, 2012, the U.S. Department of Treasury has modified the eligibility requirements for the Home Affordable Modification Program. Review the details below to see if you might qualify for this expanded modification program:

- Loans originated on or before **January 1, 2009**.
- First-lien loans
- NEW! Owner-occupied or tenant-occupied properties, including vacant properties where the owner is attempting to rent the property
- Unpaid principal balance up to \$729,750. Higher limits allowed for properties with 2-4 units:
 - 2 units- \$934,200
 - 3 units- \$1,129,250
 - 4 units- \$1,403,400
- Delinquency **is not** a requirement for eligibility if the property is owner-occupied. Current customers should continue to make payments while gathering the required documentation for the program.
- There is a limitation on the number of modifications a customer can obtain through the program. Please contact us for more details.