

PURSUANT TO THE HOME AFFORDABLE REFINANCE PROGRAM (HARP)

## U.S. HARP Refinance Program

**Lender Name: First Horizon Home Loan Corp**

3 1 \*\*\*\*\*SCH 3-DIGIT 890

Gregory Laporta

7260 Early Pioneer Ave

Las Vegas, NV 89129-4410



**Issue Date: May 18, 2012**

**Lender Name: First Horizon Home Loan Corp**

**Mortgage Amount: \$140,759**

**Reference Number: NV698101213**

Dear Gregory Laporta,

Due to plummeting home values, the Government enacted a new refinance program for homeowners such as yourself. Freddie Mac and Fannie Mae have adopted changes to the Home Affordable Refinance Program (HARP) and you may be eligible to take advantage of these changes. As of December 2011, you may now be able to refinance into a lower payment, **even if you are upside down on your home!** This has never been done in the history of the United States. **If you owe more on your home than your home is worth, this Government Refinance Program applies directly to you.** You can determine whether your mortgage is owned by either Freddie Mac or Fannie Mae by checking our Web site and clicking on the HARP Eligibility Calculator at [WWW.NAFLOANS.COM](http://WWW.NAFLOANS.COM).

**Your current mortgage in the amount of \$140,759, can now be reduced to a minimum monthly payment of \$703 at 4.375% (4.449% APR).**

The Federal Housing Finance Agency (FHFA) recently revised this special program to attract more eligible borrowers who can benefit from refinancing their mortgage loan. In this latest revision they removed the maximum LTV required allowing **YOU** to refinance into a lower payment. If your mortgage is owned or guaranteed by either Freddie Mac or Fannie Mae, you may be eligible to refinance your mortgage under the enhanced and expanded provisions of HARP.

**Receiving this letter was the First Step to saving hundreds on your monthly mortgage payment. Based on your current loan we are able to pre-qualify you at a new rate of 4.375 (4.449% APR).**

**The Second Step is to call (866) 231-0958 to speak with a qualified HARP Refinance expert. Due to the current low interest rates and terms of this program – you must speak with a certified HARP representative.**

If you prefer, you may also contact us online by visiting your Personal URL below:  
ID:

### BENEFITS OF HARP REFINANCE

- 15, 20 and 30 Year Fixed Rate Loans
- Skip Your Next Mortgage Payment
- U.S. Government Sponsored
- No Equity Needed
- Easy Credit Qualifying
- 2<sup>nd</sup> Home / Investment Properties Eligible

**Call us at (866) 231-0958 To Start Today**

Rates and terms may vary. Not all homeowners will qualify. This program is not being offered by an agency of the government. A loan may not be extended to you if you do not meet the required criteria. North American Financial Corp. is not affiliated with your current lender and this advertisement is not an offer from your current lender nor was your loan information provided by your current lender. Program only available upon confirmed qualification. Call for further details and information.

**You can choose to stop receiving “pre-screened” offers of credit from this and other companies by calling toll-free 888-567-8688. See the PRESCREEN & OPT OUT NOTICE on the reverse side for more information about pre-screened offers.**



**PRESCREEN & OPT-OUT NOTICE: This “prescreened” offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria including providing acceptable collateral. If you do not want to receive prescreened offers of credit from this or any other companies, call the consumer reporting agencies toll-free, 1-888-567-8688 or write: Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013, Trans Union LLC, P.O. Box 97328, Jackson, MS 39288**

This offer is made by North American Financial Corp, who is not an agency of the federal government, nor affiliated with your current lender. The loan information used in connection with this offer was derived from public record source. This is not a commitment to make a loan. All approvals are subject to underwriting guidelines. Underwriting guidelines include but are not limited to: acceptable credit and income history, current homeowners insurance, etc..and does not include escrows. The monthly principal and interest payment amount is based on your original loan amount and assumes an Interest Rate and payment term as quoted. 4.375% Interest Rate has a corresponding Annual Percentage Rate (APR) of 4.449%. Rates effective of 05/18/2012 APR's and loan amounts may vary at any time subject to qualifications and market conditions. Minimum and maximum loan amounts apply.

Lending License Numbers: NMLS: 180736

Information is obtained through Public Record and Refinancing the consumers existing loan the consumers total refinance charges may be higher over the life of the loan. To OPT-OUT CALL 1-888-5-OPTOUT (567-8688).