

Get Approved for Obama's Home Loan Modification and Refinance Plan

Pressemitteilung von: **Mortgage Refinance Company**

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(fair-NEWS) – Hartsville, SC, 11,11,2009 – Here are 4 qualifications that would help you in getting you a new house loan under Obama's Make Home Affordable (MHA) program.

Qualification #1: Hardship

Have you ever experienced a monetary hardship that caused you to go down behind on your mortgage installments?

If so, you're a perfect candidate for the Obama Administrations MHA program. Here are just some of the kinds of hardship that could help you in getting eligible for a successful loan modification:

- * joblessness
- * cut back in hours or pay
- * job transfer
- * business breakdown
- * medical hardship
- * a situation which caused a loss of existing funds which you expect to be short-term
- * any lawful situation that's depleting your finances, for instance death, divorce, imprisonment, also credit cards bills, and more

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Qualification #2: Your Home Has Dropped In Value

Around 3.3 trillion dollars value of home value has gone into thin air as last year. If you're amongst them here's how you can get eligible for help under the MHA mortgage refinancing alternative.

You must be capable to refinance your loan and advantage through this if:

- * the loan to price ratio of your home has rise to over 80%, and
- * your credit is good enough and
- * you've been dependably making your payments for the past year
- * You could benefit from today's lower rate of interest, or exchange an adjustable rate mortgage (ARM) into a steadier one, for instance a 30 year fixed rate loan. Whichever way you can end up saving thousands of dollars.

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Qualification #3: Origination Date

To meet the criteria for applying for whichever a refinanced loan or loan modification under the MHA Plan, the original loan had to start off before January 1, 2009.

It's also good to identify as when is the program scheduled to end and you could no longer apply.

A loan modification should be applied for and accepted by Dec. 31, 2012, and could only be prepared one time that means if you leave the program for any reason you are ineligible to reapply. A refinance must be finished earlier the plan for it would end in June of 2010.

Qualification #4: Adjustable Rate Mortgages

In our present climate of financial uncertainty and supposed predatory lending it's rather easy to get eligible for a home mortgage refinance or loan modification for people with an ARM that's regarding to cause their monthly payment to 'balloon'. As there are additional circumstances which conclude eligibility for relief under the MHA plan, these are 4 ordinary qualifications carrying out large numbers of people.

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