



An official program of the Departments of the Treasury & Housing and Urban Development

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.

- **Refinance your customer's mortgage even if they owe more than it is worth**
- **No Mortgage Insurance in many cases**
- **Refinance from adjustable rate mortgage to more stable fixed rate mortgage**
- **NO LIMIT on FNMA Loan To Values at Renasant Bank**

Even if a borrower has mortgage insurance they can still refinance because Renasant allows MI transfers!

See the Resource Center in Renasant Connect for more details.

Contact one of our wholesale account representatives for questions on how to do business with Renasant Bank's wholesale lending department.

1-866-804-0603

www.renasantconnect.com



All loans subject to credit approval. Certain conditions may apply and not everyone will qualify for this program. For more information visit www.makinghomeaffordable.gov



Member FDIC