

Have you lost your job? Re-employed but making less money? **FREE HELP IS HERE!**

The Mississippi Home Saver Program provides assistance to homeowners who have fallen behind on their mortgage loans and are in imminent danger of losing their home to foreclosure due to a qualified hardship that occurred after they acquired their home.

Home Saver helps by making your mortgage payment for a limited time while you look for work. If you lost your job but have now returned to work but making less money then you will still qualify. Don't stress over your mortgage payment, let us help.



Have you experienced a 15% or more loss of income?

Is the outstanding mortgage amount you owe less than \$271,000?

Apply for **FREE** now at

www.mshomesaver.com

Call 601-718-4647 for more info

**MHC has allocated funding for HHF Mortgage Assistance Program
and will start accepting applications April 1, 2020.**

Last Date for Submission is August 31, 2020.

Apply now while funds are available!


MISSISSIPPI HOME CORPORATION
State Housing Finance Agency

HOME SAVER
Restoring Hope, Offering Assistance, Fostering Education

Home Saver program is funded by a grant from the U.S. Department of Treasury Hardest Hit Fund. Homeowners will never be asked to pay a fee for the Home Saver program. If you are asked to pay a fee or suspect fraud or misrepresentation of the Home Saver program or representative, you are encouraged to contact the United States Treasury's Antifraud Unit by email at OFS.AntifraudUnit@treasury.gov.

Items Needed for Eligibility

Checklist for Submission Packet (Intake)

Housing Counseling Intake Form (2 pages)

- Must be filled out
- Co-homeowner section required if they are on deed or mortgage

Financial Worksheet

- Must contain income information (monthly gross and source)

Hardship Statement

- Must be filled out
- Make sure signed and dated

Tax Transcript Request Form (4506T-EZ)

- Must be filled out and signed

Dodd-Frank Certification

- Must be signed and dated

Authorization for Release of Information (2 pages)

- Must be filled out
- Must be signed and dated

Homeowner/Counselor Contract

- Must be signed and dated by applicant and housing counselor

Privacy Policy

- Must be signed and dated

Hardship Affidavit (3 pages plus written explanation for hardship)

- Must be filled out
- Must be signed and dated
- Must include written explanation for hardship by applicant

Third Party Authorization (TPA)

- Verify account number with mortgage statement
- Make sure everyone listed on the mortgage statement is on TPA
- Must be signed, dated, and last 4 digits of SSN

Additional Items

Driver's License and Social Security Card

- Make sure license not expired
- SSC must be signed
- If address on license does not match property address, include a letter of explanation

Mortgage Statement and Utility Bill

- Most recent mortgage statements and utility bill showing property address and mailing address

Deed of Trust, Warranty Deed, or Quit Claim Deed

- Must be recorded

Unemployment Hardship:

- Provide MDES Eligibility Letter

Underemployment Hardship:

- Must provide W-2's previous and hardship year income
- Must provide tax transcripts for previous and hardship year income
- Documents to support hours of reduction, layoff, closure and/or shutdown

