

House Resolution 3221, also known as the Hope for Homeowners legislation, was signed into law late July 2008 and made effective October 1 2008.

The program's design enables homeowners in default to refinance primary residences at a reduced principle balance and interest rate, thus retaining the home and keeping it affordable.

This government insured program helps homeowners keep their homes in exchange for future equity sharing with FHA.

1st Alliance has followed this legislation from its inception to enactment and we hope to put our expertise to use for you and your family.

## Homeowner Benefit      Why 1st Alliance

Reduce Principle Balance

Reduce Mortgage Payments

Stable, Fixed Rate

Avoid Expensive Foreclosure

Premier H4H Provider  
with proven efficiency

Extensive Program  
Knowledge

Eligibility Determined  
within 24 hours

Your New Partner in  
Foreclosure Prevention