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Nations Lending Corporation Focusing on HARP Loans to Lower Mortgage Payments for Underwater Homeowners Due to FHFA Changes to HARP 2.0 Mortgage Refinance Loan Program

Jeremy E. Sopko (C.E.O.) and William L. Osborne Jr. (C.F.O) of [Nations Lending Corporation](#) have announced that the company is now focusing its mortgage lending expertise to assist homeowners in refinancing their mortgages. NLC, an [expanding national mortgage lender](#), is now underwriting new mortgage loans for homeowners who owe more than the home's current value.

The Cleveland, Ohio based retail and residential mortgage banking company is ideally suited to provide HARP 2.0 (II) loans. The HARP loan provider is enthusiastically responding to the Federal Housing Agency (FHFA) announcement related to [enhancements to the Home Affordable Refinance Program \(HARP\)](#) in order to help responsible borrowers. Nations Lending Corporation provides outstanding development and training programs to its mortgage bankers at its corporate campus in [Independence, Ohio](#). As a result of Nations Lending Corporation's commitment and focus on providing the best Home Affordable Refinance DU Refi Plus options to borrowers, they are now considered one of the fastest growing [Home Affordable Refinance lenders](#) in the United States.

[Nations Lending Corporation](#) is now accepting phone calls at 866-447-0266 from homeowners who want help in order to lower their monthly mortgage payments, reduce their term or to transition from an ARM (adjustable-rate mortgage) to a fixed-rate mortgage. The mortgage bankers that answer questions over the phone at NLC, regarding the Obama Administration's Making Home Affordable Program and HARP II, focus on helping underwater property owners to refinance (Refi) their mortgage loan. Nations Lending Corporation is dedicating a larger percentage of their mortgage lending officers to specialize in funding shorter term mortgages in order to reduce borrower's fees and restore their equity at a faster pace. Nations Lending Corporation is receiving positive business [reviews and ratings from its customers](#) and mortgagors because they are efficiently refinancing Fannie Mae and Freddie Mac mortgages. Business practices that have recently been implemented at the company have greatly simplified the loan refinancing process for primary residences, second homes and investment properties.

Mortgage bankers at Nations Lending Corporation, understand the value of home appraisal waivers to HARP loan applicants. The mortgage lenders at NLC use reliable automated valuation models and are knowledgeable with the rules and guidelines related to Property Inspection Waivers (PIWs). Nations Lending Corp. assists HARP borrowers by saving them the expense of a home appraisal and by increasing the likelihood that they will qualify for a HARP loan.

The financial institution is now providing [HARP](#) loans to homeowners who experienced refinancing difficulties in the past. NLC is approving mortgage loans for borrowers who are current with their monthly payments. The mortgage lender is now able, due in large part, to the HARP II enhancements, to approve mortgage refinancing so that homeowners can lower their interest rate and overall monthly payment. A significant feature of HARP 2.0 is the elimination of the loan-to-value cap for fixed-rate loans. There is no longer a maximum LTV (loan-to-value) for fixed-rate loans, which are the primary types of HARP loans that Nations Lending Corporation is providing its customers.

Nations Lending Corporation is dedicating enormous resources to promoting the federal government's revamped mortgage-refinancing program to help underwater homeowners who have limited equity or [negative equity](#). Borrowers who consider themselves to be "upside down" are being encouraged by Nations Lending Corporation to lower their monthly principal, interest rate, interest payment and their amortization period.

Nations Lending Corporation is providing funding to borrowers so that they can refinance their mortgage regardless of how much the value of their home has fallen. In many cases, the loan officers at Nations Lending Corp. are able to eliminate underwriting and appraisals in order to streamline the loan closing process. Homeowners that are considering applying for a HARP loan through Nations Lending Corporation should be aware that the deadline to get a HARP refinance is December, 31, 2013.

President Barack Obama's overhaul to the HARP 2.0 Mortgage Refinance Loan Program is providing many homeowners, who meet certain requirements, the opportunity to refinance at lower mortgage rates through Nations Lending Corporation. Nations Lending Corporation customers who receive HARP loans frequently save hundreds of dollars every month. Homeowners who are saying to themselves "how do I [lower my mortgage rate](#)" or "how do I [lower my mortgage payment](#)" can now get mortgage relief as a result of the Obama Administration's initiatives, [Making Home Affordable \(MHA\)](#) and [Home Affordable Refinance Program \(HARP\)](#).

Homeowners that were previously struggling with their mortgage loan payments are now in a stronger financial position because they have received interest rate reductions and mortgage loan refinancing from Nations Lending Corporation. [Homeowners and property owners who want to lower their mortgage payment and lower their mortgage rate with a HARP loan should call 866-447-0266 or visit \[www.nlcmortgageloans.com/harploans\]\(http://www.nlcmortgageloans.com/harploans\).](#)

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