



imortgage's HELP Program

At imortgage, we understand the challenges of today's economy so we have partnered with the Rainy Day Foundation to provide HELP to borrowers, both financial and educational. The mission is simple, to help protect homeowners from the unexpected.

Mortgage Protection Benefit

This program will cover **up to 6 months** of a borrower's mortgage payment in the event of an involuntary job loss within the first two years of the borrower's mortgage.

Rainy Day Program

This program provides a gift of funds for unexpected financial difficulties within the first two years of the borrower's mortgage. It's a safety net for homeowners in these uncertain times. Examples of items that can be covered are unexpected medical expenses, protection for various short-term disabilities, unusually high car repair bills, catastrophic events and other major financial events.

Education and Counseling

Buying a home is often the single largest purchase a person will make and counselors are available to assist and answer questions during this transition.

Communication

During the two year program, buyers will have ongoing access to homeownership counselors that can advise participants in matters relating to successful homeownership. They will have access to additional informational resources and receive monthly newsletters.

For more information, please contact:

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Rainy Day Program is available to buyers who enroll in the program before loan funding. Homeowner education and loan protection plan (HELP) is through a third party affiliate, backed by an A-excellent rated carrier and is subject to the terms thereof including but not limited to eligibility, education and counseling services, vesting period and other limitations. Unemployment must be involuntary, initiated by employer, not employee. All right reserved. 2009. AZ BK 0903725

