



BLUEHUB SUN

Mortgage lending to families facing foreclosure

How BlueHub SUN Works

SUN is a nonprofit foreclosure prevention program helping families remain in their homes. We provide distressed homeowners with innovative and affordable financing options. To date, SUN has helped over 1,000 families remain in their homes, reducing mortgage balances by an average of approximately 30%.

STEP ONE

Call our intake team at 855-604-HOME (855-604-4663) or visit www.sunhomehelp.org to find out if you're eligible. Qualifying candidates should:

- Have a *stable* income, such as employment, Social Security Insurance, pension, or disability payments.
- Occupy the home.
- Live in CT, IL, MA, MD, NJ, PA or RI.

STEP TWO

Complete a loan application with one of our Mortgage Loan Officers. There is no application fee.

STEP THREE

We will determine how much you can borrow and assess the current market value of the home. Once you are approved for financing, negotiations with the current lender will begin or we will move forward with our refinancing product.

STEP FOUR

If negotiations are successful, you will move to the final underwriting phase, and then to closing if the loan is cleared to close. You will be responsible for closing costs and for making your new, lower mortgage payments.

We can work with you even if you:

- Have bad credit or a recent bankruptcy
- Are in foreclosure or at risk of foreclosure
- Are a tenant renting a home in foreclosure
- Are counting a tenant as part of your household income
- Have multiple loans



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