

Loan Programs

Homeowner Assistance Programs

In today's troubled market, we understand the difficulties faced by many homeowners. Declining home values, a poor economy and the collapse of the banking industry are forcing many families into foreclosure, bankruptcy or extreme hardship.

Recent actions by the federal government have created new opportunities to help struggling families. Every family's situation is different and the options can be complex to understand and navigate but we are here to help. Our family of companies offers the broadest possible range of education, services and support to help you find the best solution for your family including:

Making Home Affordable Refinances

If your loan is owned by Fannie Mae or Freddie Mac then you may be eligible for a Making Home Affordable refinance even if the value of your home has declined significantly.

FHA & VA Refinances

If you currently have an FHA or VA loan then special streamlined refinancing options are available even if your home has lost value. Even if you don't currently have an FHA or VA loan, the flexible guidelines of these programs may be an option to refinance the majority of your loan balance.

Loan Modification Negotiation

Negotiating with your lender can be a difficult and complex process but the new Making Home Affordable Modification Program will simplify this process for many homeowners. If you haven't contacted your loan servicer recently you should try to call them again and ask for a modification under this program. If you need assistance in negotiating with your lender, contact us to discuss our negotiation assistance services. Note: Beware of companies charging thousands of dollars in up-front fees for loan modification services.

Sale Of Your Home, Even If You Owe More Than It's Worth (A Short Sale)

For some homeowners, refinancing isn't an option. Equilliance Realty has extensive experience in selling homes in this difficult and complex market. Call today to learn about the "short sale" process and if this could be an option for you.

Education Classes for Borrowers and The Mortgage Industry

Equilliance is committed to education for our customers and our staff. We provide an extensive array of free training & counseling services.

Other Loan Programs

In addition to homeowner assistance programs, Equilliance provides a complete range of traditional loan programs including:

- Purchase Mortgages
- Rate & Term or Cash-Out Refinances
- FHA, VA, USDA, Conforming, Reverse Mortgages & Commercial Loans

Contact Equilliance Today

Refinance or Purchase Mortgage Hotline: 888-682-6556

Reverse Mortgage Hotline: 888-627-2211

Main Phone Number: 407-470-1600 or 888-EQUILLIANCE

E-Mail: support@equilliance.com