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**OPTION 1:**

Behind on your mortgage? You may be eligible for the Arkansas Homeowner Assistance Fund (HAF). Arkansas HAF is a free federally funded program helping Arkansas residents who are behind on their mortgages, electricity, gas and/or internet payments. This payment is a grant, and you will not be required to repay.

Take advantage of this opportunity today and find out if you’re eligible. Visit arkansashaf.com or call 888.698.0964 to learn more.

**OPTION 2:**

The Arkansas Homeowner Assistance Fund (HAF) is a free federally funded program helping Arkansas residents who are at least two months behind on their mortgages, electricity, gas and/or internet payments. You might qualify for assistance if:

✓ You own and occupy a primary residence in Arkansas

✓ You have experienced a financial hardship

✓ Your income falls withing the low-to-moderate income eligibility ranges.

Learn more, visit arkansashaf.com or call 888.698.0964

**OPTION 3:**

Apply today for the Arkansas Homeowner Assistance Fund (HAF). This program is free, and it helps low-to-moderate income households catch up on their delinquent mortgages and certain other homeowner expenses.

Have questions? Learn more at arkansashaf.com or call 888.698.0964.

**OPTION 4:**

Behind on your mortgage? You may qualify for the free Arkansas Homeowner Assistance Fund (HAF). If you are eligible, you can use these funds for:

✓ Mortgage delinquency

✓ Utility and/or internet services

✓ And some premiums, fees, taxes and other costs that are included in your mortgage (escrowed)

Check and see if you qualify. Go to arkansashaf.com or call 888.698.0964