



# JUMBO HOME FINANCING

**When you need a sizeable mortgage, we have sizeable options.**

If you are planning to purchase a higher-priced property, consider one of our jumbo mortgage options. Here are a few highlighted choices that may help you make the most of today's home prices and competitive interest rates:

Down Payment Amount	5%	10%	15%	20%
Maximum Loan Amount	\$625,500	\$2,000,000 <sup>2</sup>	\$3,000,000	\$3,000,000
Fixed Rate Available	Yes	Yes	Yes	Yes
ARM Available	No	Yes	Yes	Yes
Mortgage Insurance (MI)	No MI <sup>1</sup>	No MI <sup>3</sup>	No MI <sup>4</sup>	N/A

Second/vacation home financing options may be available for qualified borrowers. Condos may be eligible.

**Scenarios above are not available on all loans.** This table is only to be used as a guide and does not include all jumbo loan types or loan features. Speak with your mortgage consultant and carefully consider each of your home financing options so you can determine the home loan that is right for you.

1. Lender or borrower paid mortgage insurance options are available.

2. Requires 80% loan to value (LTV) first mortgage with a 10% second Home Equity Line of Credit (HELOC) for a 90% combined loan to value (CLTV). Home Equity Lines of Credit offered by an independent third party.

3. No mortgage insurance when using Home Equity Line of Credit option with 80% loan to value (LTV) first mortgage for a 90% combined loan to value (CLTV) (80/10/10). Home Equity Lines of Credit offered by an independent third party and will be subject to their qualification and underwriting guidelines. Not available in Georgia or West Virginia.

4. Mortgage insurance is lender-paid.

All first mortgage products are provided by Prosperity Home Mortgage, LLC. (877) 275-1762. Prosperity Home Mortgage, LLC products may not be available in all areas. Not all borrowers will qualify. Licensed by the NJ Department of Banking and Insurance. Licensed by the Delaware State Bank Commissioner. Also licensed in District of Columbia, Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia, and West Virginia.

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**Contact me for more information today!**

**Where technology and lending merge to create the ultimate customer experience.**