



*For more information  
about Lock, Shop & Home,  
contact me today!*

## PROSPERITY BUYER ADVANTAGE™ **LOCK, SHOP & HOME!**

***Submit your home loan application and lock in your interest rate!***

At Prosperity Home Mortgage, LLC, we understand searching for a new home often takes time, which can add stress to the home buying process if rising interest rates or market volatility are a concern while you shop.

Good news! The Prosperity Buyer Advantage Lock, Shop & Home program may be able to help! Eligible home buyers who choose to participate in the Prosperity Buyer Advantage program<sup>1</sup> may also have the opportunity to lock in an interest rate **before** finding a home.

### **Here are a few features of Lock, Shop & Home!**

- No property address is needed at the time of application and rate lock.
- Lock an interest rate up to 90 days.<sup>2</sup>
- Conforming loan amounts available up to \$424,100 and high balance loan amounts available up to \$636,150.<sup>3</sup>
- May be used with conventional or government fixed rate loan programs.<sup>4</sup>

**1. Prosperity Buyer Advantage is not a loan approval.** Ask your mortgage consultant for details about Prosperity Buyer Advantage. A Commitment Letter is based on information and documentation provided by you and a review of your credit report. The interest rate and type of mortgage used to approve you for a specified loan amount is subject to change, which may also change the terms of approval. If the interest rate used for credit approval has changed, you may need to re-qualify. Information provided by you is subject to review and all other loan conditions must be met. After you have chosen a home and your offer has been accepted, final loan approval will be contingent upon obtaining an acceptable appraisal and title commitment. Additional documentation may be required.

2. Additional fees may apply.

3. \$636,150 maximum loan amount is available in high balance areas only. Contact your mortgage consultant for details.

4. Lock, Shop & Home program is not available for bond, jumbo, or renovation loan programs.

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, Indiana, Maryland, Michigan, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia, and West Virginia.

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

