







Ask about the Prosperity Buyer Advantage FASTRACK!

Our exclusive **Prosperity Buyer Advantage** program allows home buyers to obtain a Commitment Letter BEFORE beginning the search for a new home.¹ Buyers are then able to shop for a home with confidence and submit a stronger purchase offer for sellers to consider.

Additionally, we are excited to offer Prosperity Buyer Advantage FASTRACK, which features expedited processing and underwriting for certain loan products.² In a fast-paced real estate market, home buyers often need quick answers about mortgage financing, and **FASTRACK** can accommodate!

To use FASTRACK, clients will be asked to provide these documents at the time of loan application:

-  30 days' most recent pay stubs with year-to-date information for all jobs and for each borrower
-  W-2 forms for the 2 most recent years for each borrower
-  Federal tax returns for the 2 most recent years for self-employed borrowers, or borrowers where other income/ loss is listed (i.e. Schedule E rental income, interest, business expenses not reimbursed, etc.)
-  Most recent 2 months of asset statements for all funds needed for down payment and reserves

Don't waste time during the home financing process! Ask about **Prosperity Buyer Advantage FASTRACK**, today!

1. **Prosperity Buyer Advantage is not a loan approval.** 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. The interest rate cannot be locked until your offer to purchase a property has been accepted. 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. Bond loans, USDA loans, renovation loans and non-delegated loans do not qualify for Prosperity Buyer Advantage Fastrack. Eligible borrowers must have a FICO credit score of 640 or greater, no bankruptcies and no foreclosures. 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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For more information about the Prosperity Buyer Advantage, contact me today!

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

