

Prosperity Home Mortgage Presents:

CompetitivEDGESM

The Edge You Need in Today's Competitive Market!



The CompetitivEdgeSM Pledge

Home Buyers: Your offer will stand out from other offers placing you in the best position to win.

Home Sellers: Your buyer is well-qualified with a commitment letter in hand and financing mostly complete.

Real Estate Agents: The loan will close on time, resulting in satisfied buyers and sellers.

Start with Prosperity prior to shopping for a home and receive these outstanding CompetitivEdgeSM benefits.

Exclusive HomeSURE Advantage¹

Make S.U.R.E. your offer is **HomeSURE** approved, not just pre-approved!

Secure Financing Up Front:

Giving buyers, sellers, and agents peace of mind.

Underwritten Loan Commitment:

A fully underwritten loan commitment signed by our underwriter.

Ready to Buy TODAY:

Worry less about last minute surprises since financing is nearly complete!

Expedited Loan Closings:

We've cleared the path for **HomeSURE** approved clients to be expedited through the final processing and underwriting.

\$30,000 On-Time Closing Guarantee²

We put our money where our mouth is.

Seller Closing Guarantee:

If the loan does not close as scheduled, we will pay the seller **\$15,000**.

Listing Brokerage Closing Guarantee:

If the loan does not close as scheduled, we will pay the listing brokerage **\$15,000**.

That's right! You have our word that when using CompetitivEdgeSM, the loan will close on time.

DO YOU HAVE THE EDGE?

Additional Benefits for the Home Buyer

REFine Your Rate:

Once your loan closes, if rates drop, you can refinance with Prosperity for up to 3 years and pay **NO LOAN ORIGINATION FEE** (up to **\$1,695** value).³

Lock, Shop, and Home:

Choose a complimentary option to lock in your rate for up to 90 days while searching for your home.⁴

Or choose to float your rate and lock it in once you find a property. The choice is yours.

(01/25 - #JDP004 - Exp. 10/2025)

#1 in Mortgage Origination Customer Satisfaction - J.D. Power



Romy Espino

Senior Mortgage Consultant
NMLS#176685
Cell: 202-299-7750
romy.espino@phmloans.com
www.phmloans.com/mortgageconsultant/romyespino
NMLS State Licenses: DC, FL, GA, MD, NE, TX, VA



For J.D. Power 2024 award information, visit jdpower.com/awards.

3060 Williams Drive, Suite 101
Fairfax, VA 22031



©2025 Prosperity Home Mortgage, LLC. (877) 275-1762. 3060 Williams Drive, Suite 600, Fairfax, VA 22031. All first mortgage products are provided by Prosperity Home Mortgage, LLC. Not all mortgage products may be available in all areas. Not all borrowers will qualify. NMLS ID #75164 (For licensing information go to: NMLS Consumer Access at <http://www.nmlsconsumeraccess.org/>) Arizona Mortgage Bankers License 1001252. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Licensed by the Delaware State Bank Commissioner. Georgia Residential Mortgage Licensee. Massachusetts Mortgage Lender and Mortgage Broker MC75164. Licensed by the NJ Department of Banking and Insurance. Licensed Mortgage Banker-NYS Department of Financial Services. Rhode Island Licensed Lender. Rhode Island Licensed Loan Broker. Rhode Island Licensed Third-Party Loan Servicer. Also licensed in AK, AL, AR, CO, CT, DC, FL, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY.

1. **HomeSURE Advantage** is not a final loan approval or a guarantee to lend. A Commitment Letter is based on verified information and documentation provided by the borrower and a review of the borrower's credit report. The interest rate and type of mortgage used to approve borrower 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, borrower may need to re-qualify. Information provided by borrower is subject to review and all other loan conditions must be met. After a borrower has chosen a home and the purchase offer has been accepted, final loan approval will be contingent upon obtaining an acceptable appraisal and title commitment. Additional documentation and loan qualifications may be required. Not all borrowers will qualify. May not be available in all areas.

2. Some restrictions may apply. **The Closing Guarantee** is only available on HomeSURE Advantage-designated, conventional, FHA and VA loans with a valid Commitment Letter issued by Prosperity Home Mortgage, LLC ("Prosperity"), in writing prior to execution of fully ratified sales contract. Some jumbo loan programs may be eligible at the sole discretion of Prosperity. Brokered jumbo loans are NOT eligible, and any jumbo loan programs requiring investor preapproval are NOT eligible. The Closing Guarantee is NOT available on renovation loan products, loans for the purchase of cooperative housing units, or loans involving any sort or type of bond, grant, down payment assistance, mortgage credit certificate, or any other non-profit, municipal, or housing authority program. For conventional loans, FHA loans, and VA loans, an acceptable appraisal must be received and approved by Prosperity at least ten (10) business days prior to closing or loan is not eligible for Closing Guarantee. The Commitment Agreement has an expiration date, which, solely for purposes of eligibility for the Closing Guarantee, may not be extended. The loan must close on or before the expiration date contained in the initial Commitment Agreement issued by Prosperity. Subject to acceptable appraisal of property value at or above contract sales price. The Closing Guarantee is subject to the satisfaction by the Borrower(s) of all loan conditions identified in the Commitment Agreement at least three (3) business days prior to closing or as otherwise determined by Prosperity in its sole discretion. The Closing Guarantee is not valid if either Borrower(s) or Seller terminate the purchase contract, extend the settlement date, or otherwise choose not to consummate the transaction for any reason whatsoever. The Closing Guarantee is invalid if there is a substantial change in the Borrower's financial condition or to the terms of either the loan, loan product, loan type, or the purchase contract between Borrower(s) and Seller. The Closing Guarantee is void in the event closing is delayed or cancelled as a direct result of an unforeseen disruption of service; an act of God; a national, state, or local emergency; pandemic; natural disaster; or other public health declaration. This offer is void where prohibited and is non-transferable, subject to the terms herein, and valid on all complete applications received on or before 6/30/2025. The Closing Guarantee is limited solely to the transaction and subject property identified herein.

3. REFINE YOUR RATE:

¹This promotion is valid where (1) the complete purchase loan application is received by Prosperity Home Mortgage, LLC between 01/01/2025 — 06/30/2025 and (2) corresponding loan closes within 60 days from the date of said completed purchase loan application.

² Borrowers may be eligible to refinance beginning at least 180 days after purchase loan closing date, provided a net tangible benefit to the borrower can be established which may include a reduction in interest rate or monthly payment. Loans will not be eligible for refinance under this program until a net tangible benefit as required by applicable law and determined by Prosperity Home Mortgage, LLC can be established. Refinance loan must close with Prosperity Home Mortgage, LLC. Refine Your Rate guarantee can only be used for one refinance and is only good for three (3) years from the closing or original purchase transaction. Eligible borrowers will receive a lender credit toward closing costs on the Closing Disclosure of the refinance loan, secured by a first mortgage or deed of trust (New Loan), subject to qualification, approval and closing with Prosperity Home Mortgage, LLC. New Loan must close within 60 days from the date of refinance loan application. Lender credit may not exceed \$1,695 or a borrower's out of pocket closing costs, whichever is less. Eligibility certificate must be presented at the time of application for New Loan, and all eligibility requirements must be met no later than 3 days prior to the New Loan closing date. Only one lender credit permitted per New Loan. This lender credit is void where prohibited and is non-transferable, subject to the terms herein, and only valid on complete applications. **By refinancing an existing loan, your total finance charges may be higher over the life of the loan. Not all borrowers will qualify.**

4. Lock, Shop & Home program is NOT available for bond, jumbo, or renovation loan programs. Interest rate lock available up to 90 days. Longer lock periods may be available. Additional fees may apply for longer lock periods.

