



BUILDER ADVANTAGE

*Contact me for more
information today!*

Have clients who want to build a new home? Tell them about a financing option that gives them advantages.

If your clients are planning to build a home, wouldn't it be nice to have a lender that arranged both the construction and permanent financing? Even better, wouldn't it be nice if they also had the option to lock in a currently low interest rate, but still take advantage if interest rates decline? The **Builder Advantage** loan program is designed to meet clients' needs, and also help protect them in case construction completion is delayed.

Ask for the Builder Advantage. It's a win-win-win!

- **One Stop Shopping** – Prosperity Home Mortgage will arrange both the construction and permanent financing.¹
- **Rising rate protection** – Buyers can lock in a long-term interest rate for 90, 120, 150, or 180 days.²
- **Declining rate access** – If interest rates decline, buyers have the option to re-lock at a lower market rate one time within 60 days of the scheduled closing date.³

*Ask your local mortgage consultant about the **Builder Advantage!***

1. To accommodate local needs, construction financing may be originated by one of our local construction loan partners.

2. Available only on conventional loans within conforming loan limits. Jumbo loan locks may be available up to 120 days. Not available for properties located in the District of Columbia.

3. Certain restrictions apply.

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.

NMLS ID #75164 (NMLS Consumer Access at <http://www.nmlsconsumeraccess.org/>)

©2017 Prosperity Home Mortgage, LLC. All Rights Reserved. (09/17)

#1486 Expires 03/18



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