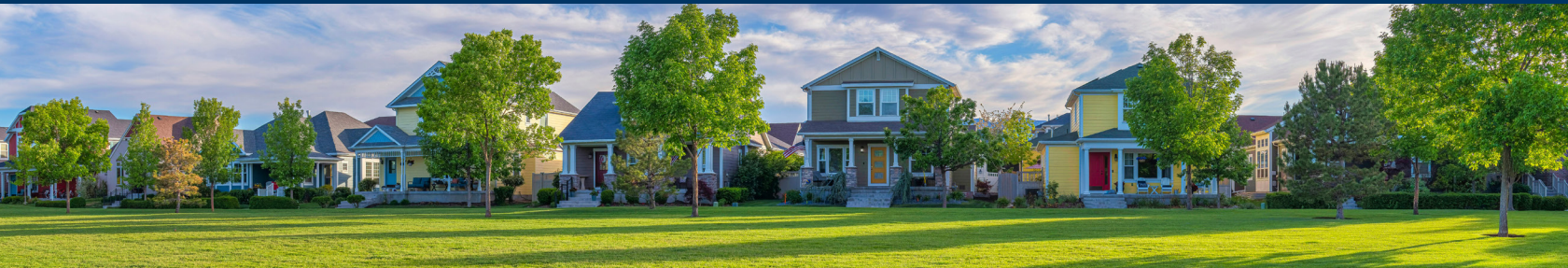


Prosperity Home Mortgage, LLC now offers  
**Special Purpose Credit Programs**



**Special Purpose Credit Programs (SPCP) are now available** through Prosperity Home Mortgage to help close the racial and ethnic homeownership gap by reducing the cost of purchasing a primary residence for first-time buyers.<sup>1</sup>

To learn more, contact our Community Lending Team at: [communitylending.phmloans.com](http://communitylending.phmloans.com)



Follow us:



	Freddie Mac BorrowSmart Access <sup>SM</sup>	HomeBuyer Boost
<b>Program Amount</b>	<b>\$3,000 grant</b>	<b>\$5,000 grant</b>
<b>Program Uses</b>	<ul style="list-style-type: none"> <li>• Down payment</li> <li>• Closing costs</li> <li>• Permanent rate buydown</li> </ul>	<ul style="list-style-type: none"> <li>• Down payment</li> <li>• Closing costs</li> </ul>
<b>Home Warranty</b>	1-Year Cinch Home Warranty paid by lender <sup>2</sup>	1-Year Cinch Home Warranty paid by lender <sup>2</sup>
<b>Home Appraisal</b>	N/A	Up to \$500 lender credit toward home appraisal <sup>3</sup>
<b>Geographic Eligibility</b>	Must be buying a primary residence located within an eligible census tract in Atlanta, Philadelphia, and Chicago Metropolitan Statistical Area (MSA) <sup>4</sup>	Must currently reside in an eligible (or majority Black) census tract in Atlanta or Philadelphia Metropolitan Statistical Area (MSA) <sup>5</sup>
<b>Qualifying Income</b>	Income at or below 140% of area median income (AMI)	No area median income (AMI) limitations

Not all loan types are available to all borrowers. Borrowers will be subject to qualification and must satisfy all underwriting requirements and conditions. Not all borrowers will qualify. Speak with your mortgage consultant and carefully consider each of your home financing options so you can determine the home loan program that is right for you.

1. To be considered a first-time homebuyer, borrower(s) must not have had an ownership interest in a property within the past 36 months of application. Speak with your mortgage consultant for more details.

2. Prosperity Home Mortgage, LLC is not an affiliate of Cinch Home Services, and this offer is not an endorsement of Cinch Home Services products or services. See terms, conditions, limitations in your service agreement that will be sent once Cinch Home Services, Inc. receives and accepts your enrollment request. Covered items must be in good working order, with no apparent visual or operational malfunctions. Deductible due at time of service request. Non-covered charges, incidental charges and dollar amount caps may apply. This plan is included as a benefit with your Prosperity Home Mortgage. If you cancel this plan, you will not be eligible for a refund.

Borrowers are eligible for a lender credit of \$527.00 toward closing costs to pay for a one-year Cinch Home Warranty (valued at \$526.18) with a new purchase, secured by a first mortgage or deed of trust (New Loan), subject to qualification, approval and closing with Prosperity Home Mortgage, LLC. Loan must close within 60 days from the date of loan application. This offer must be presented at time of application and all eligibility requirements met no later than 2 days prior to the New Loan closing date. Only one home warranty permitted per New Loan. 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 06/30/2023.

To be eligible, borrower(s) must be first-time home buyer(s), and borrower's total household income must be less than or equal to 90% of the area median income (AMI) in which the property is located. Available only in California, Delaware, Georgia, Maryland, Minnesota, New Jersey, Pennsylvania, Texas, Virginia, and the District of Columbia.

3. Borrowers are eligible for a lender credit toward closing costs on the Closing Disclosure on a new purchase, secured by a first mortgage or deed of trust (New Loan), subject to qualification, approval and closing with Prosperity Home Mortgage, LLC. Refinance loans are not eligible. Loan must close within 60 days from the date of loan application. Lender credit may not exceed \$500 or a borrower's out of pocket closing costs. This form must be presented at time of application and all eligibility requirements met no later than 2 days prior to the New Loan closing date. Only one lender credit permitted per New Loan. This lender credit is not transferable, subject to the terms herein, and only valid on all complete applications received on or before 06/30/2023.

4. Some and/or all qualifying criteria is determined by Freddie Mac. Program available to first-time homebuyers purchasing a primary residence property in an eligible census tract in the Atlanta-Sandy Springs-Alpharetta, GA, the Chicago-Naperville-Elgin, IL-IN-WI, and the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD metropolitan statistical areas (MSAs).

5. Some and/or all qualifying criteria is determined by independent, third-party program administrator. Program available to first-time homebuyers currently residing in a majority Black census tract in the Atlanta-Sandy Springs-Alpharetta, GA, and the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD metropolitan statistical areas (MSAs). #MC231096 Expires 06/23

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 Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Licensed by the Delaware State Bank Commissioner, Massachusetts Mortgage Lender and Mortgage Broker MC75164. Licensed by the NJ Department of Banking and Insurance. Licensed Mortgage Banker-NYS Department of Financial Services. Also licensed in AK, AL, AR, AZ, CO, CT, DC, FL, GA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NE, NC, ND, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV and WY. NMLS #75164 (NMLS Consumer Access at <http://www.nmlsconsumeraccess.org/>) ©2023 Prosperity Home Mortgage, LLC. (05/23)

