



**NOW INTRODUCING
PATHWAY TO PROSPERITYSM**

Pathway to ProsperitySM is an initiative dedicated to increasing home ownership among qualified applicants in eligible communities throughout the greater Philadelphia, Wilmington & Camden areas.¹

As part of this initiative, we are pleased to offer two financial assistance programs—**HomeAssist & HomeAccess**—that provide **up to \$10,000** to qualified borrowers who are moving to or currently residing in an eligible census tract.¹



Helping You Find Your Way Home

HomeAssist & HomeAccess each offer the following advantages to qualified borrowers:

- ▶ **Up to \$10,000 grant²** toward borrower's down payment, closing costs, interest rate buydown or upfront mortgage insurance
- ▶ **Available with multiple loan types**, including conventional, FHA and VA home loans³
- ▶ **No repayment required**



Currently living in or moving to an eligible area? Ask about HomeAssist!

Qualified borrowers who are applying for the purchase or refinance of a primary residence located inside a Majority-Minority Census Tract within the greater Philadelphia, Wilmington or Camden areas¹ may be eligible.



Currently living in an eligible area and looking to purchase a primary residence? Ask about HomeAccess!

Qualified borrowers who currently reside in a Majority-Minority Census Tract within the greater Philadelphia, Wilmington or Camden areas¹ and are applying for the purchase of a primary residence may be eligible.

1. Eligible Majority-Minority Census Tracts in the greater Philadelphia, Camden & Wilmington areas may include parts of the following counties: New Castle County, DE; Cecil County, MD; Burlington County, NJ; Camden County, NJ; Gloucester County, NJ; Salem County, NJ; Bucks County, PA; Chester County, PA; Delaware County, PA; Montgomery County, PA; Philadelphia County, PA. Contact Prosperity Home Mortgage, LLC for information on qualified census tracts.

2. Borrowers may receive up to \$10,000 per qualified transaction on the Closing Disclosure, secured by a first mortgage or deed of trust (New Loan), subject to qualification, approval and closing with Prosperity Home Mortgage, LLC. The total amount may be subject to change based on loan terms, first mortgage program requirements, and agency/investor restrictions. **Only one Pathway to Prosperity grant is permitted per transaction.**

3. **Prosperity Home Mortgage, LLC is not affiliated with or endorsed by any government agencies.** 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.



Contact us today for more information!



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HOME MORTGAGE®

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