



The Prosperity Buyer Advantage®

Buying a home? Get a step ahead.

Obtaining a mortgage preliminary approval is a great place to begin when buying a home. But if you want a home purchase offer to stand out to sellers, ask about the **Prosperity Buyer Advantage®**.¹

By electing to participate, clients can get much of the home financing process out of the way and obtain a Commitment Letter before beginning to search for a home.

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.

What are the benefits?

- **Complimentary** – Choosing to participate costs nothing additional.
- **Distinguished** – A Commitment Letter can set a client’s home purchase offer apart from other offers a seller may be considering.
- **Smooth** – With much of the home financing process completed up-front, additional requirements or conditions can be identified to help prevent last-minute issues.
- **Flexible** – Clients may have the option of being more flexible with their closing date and also help ensure an on-time closing.

Stand out in today’s market. Ask for the Prosperity Buyer Advantage®!



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