Refine Your Rate Guarantee

BUY NOW.
SAVE LATER.

Apply for a purchase loan with Prosperity Home Mortgage between 11/12/2022 - 06/31/2023.[1]

Then if interest rates go down, we will cover the cost of your loan origination fee

(up to $1,395) when you refinance your home with Prosperity by 12/31/2025[2]

1. This promotion is valid on purchase loan applications completed through Prosperity Home Mortgage, LLC between 11/21/2022 - 06/30/23. Loan must close within 60 days from the date of completed purchase loan application.

2. Borrowers may be eligible to refinance 180 days after purchase loan closes. Subsequent refinance loan must close with Prosperity Home Mortgage, LLC by 12/31/2025. 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. Loan must close within 60 days from the date of refinance loan application. Lender credit may not exceed $1,395 or a borrower's out of pocket closing costs. Eligibility certificate must be presented at the time of application for refinance loan, and all eligibility requirements must be 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 void where prohibited and is non-transferable, subject to the terms herein, and 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.***

If you have a current lock-in agreement, this is NOT an inducement to transfer your loan. This promotion may not be combined with any other offers, discounts or promotions. Standard credit and collateral underwriting guidelines apply. This is not a commitment to lend. Prosperity Home Mortgage, LLC will be able to offer a loan commitment to qualified applicants upon verification of application information, satisfying all underwriting requirements and conditions, and providing an acceptable property, appraisal, and title report. See a mortgage consultant for details.

Contact me to discuss your home financing options!

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EQUAL HOUSING LENDER

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