

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



What are the benefits?

Complimentary

Choosing to participate costs home buyers nothing additional.

Distinguished

A Commitment Letter can set a home buyer's 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

Home buyers may have the option of being more flexible with their closing date and also help ensure an on-time closing.

¹ **Buyer Advantage® is not a final 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. 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.



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



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