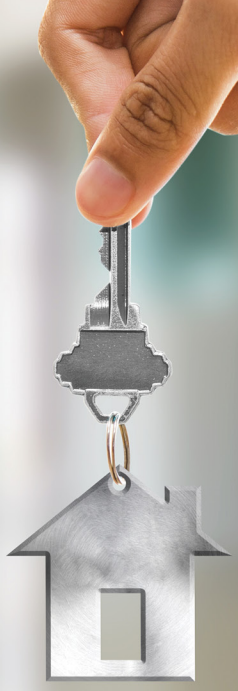
Ask about the Prosperity *EXPRESS*



In a fast-paced real estate market, home buyers often need fast mortgage financing solutions. **Prosperity *EXPRESS*** may be able to help qualified home buyers with expedited loan processing and underwriting on conventional loans!

Prosperity EXPRESS is not a final loan approval. A Commitment Letter is based on information and documentation provided by you and a review of a borrower's credit report. The interest rate and type of mortgage used to approve a borrower for a specified loan amount is subject to change, which may also change the terms of approval. The interest rate cannot be locked until the borrower's offer to purchase a property has been accepted. If the interest rate used for credit approval has changed, the borrower may need to re-qualify. Information provided by the borrower is subject to review and validation, and all other loan conditions must be met. After the borrower has chosen a home and the purchase offer has been accepted, final loan approval will be contingent upon obtaining an acceptable appraisal and title commitment. Additional documentation may be required.

Program features:

Eligible Borrowers – Eligibility includes salaried, commissioned, and retired borrowers.

Reduced Documentation – Loan applications go through an automated underwriting system, so borrowers may be required to provide limited documentation.

More Competitive Purchase Offer – An accelerated home financing process may help a purchase offer look more attractive to sellers in multi-offer situations.

Faster Closing – A quicker home financing process can help expedite the home's closing date.

Home Appraisals – In limited circumstances, the requirement for a full appraisal may be waived, which may provide the possibility of closing on a home even faster.

Close on your home faster with Prosperity *EXPRESS*! Contact us today!

Philip Caulfield
Mortgage Consultant
NMLS#: 386911
Cell: 650-222-0386
philip.caulfield@phmloans.com
philipcaulfield.phmloans.com

PROSPERITY
HOME MORTGAGE, LLC

1250 San Carlos Avenue
San Carlos, CA 94070

EQUAL HOUSING LENDER

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 Delaware State Bank Commissioner. Massachusetts Mortgage Lender License ML75164. Licensed by the NJ Department of Banking and Insurance. Also licensed in AL, AR, AZ, CA, CO, CT, DC, FL, GA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NE, NC, ND, NH, NM, 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/) ©2021 Prosperity Home Mortgage, LLC. All Rights Reserved.