

Ask about our
low down payment
mortgage options!

PROSPERITY
HOME MORTGAGE, LLC

Prosperity Home Mortgage, LLC
is a participating lender in

HomeReady™ by Fannie Mae

HomeReady™ by Fannie Mae is a low down payment mortgage product designed for creditworthy, low- to moderate-income borrowers, with expanded eligibility for financing homes in low-income communities.

Borrower Benefits: Accessible and Sustainable Financing

- **Low down payment.** Up to 97% financing for purchase of a primary residence (1-unit properties).
- **Flexible sources of funds** can be used for the down payment and closing costs with no minimum contribution required from the borrower's own funds (1-unit properties).
- **Boarder income and rental income** may be eligible. Please contact your mortgage consultant for more information.¹
- **Lower than standard MI coverage requirements** for loans with loan-to-values (LTV) greater than 90%, up to 97%.
- **Homeownership education** helps buyers get ready to buy a home and be prepared for the responsibilities of homeownership. The required training offers an easy-to-use, online course provided by Framework.

**Contact us for more
information today!**

(877) 275-1762

Customer.Support@phmloans.com

www.phmloans.com

HomeReady™ is a trademark of Fannie Mae.

1. Contact your mortgage consultant for details. Other terms, conditions, and requirements may apply.

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 NJ Department of Banking and Insurance. Licensed by the Delaware State Bank Commissioner. Also licensed in Alabama, District of Columbia, Florida, Georgia, Kansas, Maryland, Michigan, Missouri, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia, and West Virginia.

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