



# BUILDER ADVANTAGE

*Contact me for more  
information today!*

*Building a home? Get financing that gives you protection from  
rising rates and access to declining rates.*

If you're planning to build a home, wouldn't it be nice if your lender arranged both the construction and permanent financing? Even better, would you also like the option to lock in a currently low interest rate, but still take advantage if interest rates decline? The **Builder Advantage** loan program is designed to meet these needs, and also help protect you in case construction completion is delayed.

**Ask for the Builder Advantage. It's a win-win-win!**

- **One Stop Shopping**- Prosperity Home Mortgage will arrange both the construction and permanent financing.<sup>1</sup>
- **Rising rate protection** – Lock in a long-term interest rate for 90, 120, 150, or 180 days.<sup>2</sup>
- **Declining rate access** – If interest rates decline, buyers have the option to re-lock at a lower market rate one time within 60 days of the scheduled closing date.<sup>3</sup>

*Enjoy extra value and peace of mind when building your home.  
Ask for the Builder Advantage!*

1. To accommodate local needs, construction financing may be originated by one of our local construction loan partners.

2. Available only on conventional loans within conforming loan limits. Jumbo loan locks may be available up to 120 days. Not available for properties located in the District of Columbia.

3. Certain restrictions 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 District of Columbia, Florida, Georgia, Indiana, Maryland, Michigan, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia, and West Virginia.

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*Where technology and lending  
merge to create the ultimate  
customer experience.*