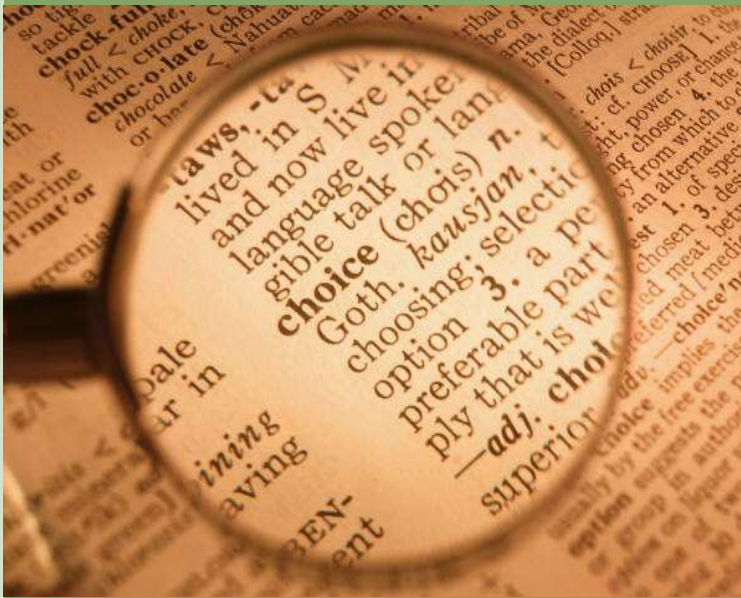


THE CHOICE IS CLEAR ...



Freedom...
Choices...
Flexibility...

Let Prosperity Mortgage
Show You How
You Can Maximize Dollars
In Your New Home!

**The Seller Is Paying 3% Of Your Purchase Price ...
And We've Got 3 *Different* Choices
For How To Use That Money To Maximize Your Goals:**

- Use The 3% To Cover Closing Costs/Settlement Charges. So you can keep more of your own hard earned cash in the bank for future improvements and repairs!
- Apply The 3% Towards Your First Monthly Payments. Use your first few paychecks as a homeowner to personalize your new space with curtains, paint, and furniture, instead of making mortgage payments!
- Buy Down Your Mortgage Interest Rate. E-a-s-e yourself in to your new mortgage and save on short-term interest by buying down your rate for a few years. When your "buy down" term is over, your loan will convert to a new, pre-determined, fixed rate and payment. Extended Lock Periods: We can also offer you the option (if needed) of locking the interest rate for as long as one year if your unit will take as long for delivery. Offering you additional peace of mind.

Lots of choices. But don't worry ... our Prosperity Mortgage team is here to guide you, so you make the best choice for *you!*

We have the power to say "Yes".

From serving first-time homebuyers with 100% financing to anticipating the needs of higher-end clients or those with challenging credit, your Prosperity Mortgage partners offer 1,800 products and programs.

Kerry White
202-256-1028

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301-580-8236

PROSPERITY
MORTGAGE

