



The VA Home Loan Advantage

A Foundation of Service

At its core, our company has been shaped by military education and dedication to service. Wes Foster, Chairman Emeritus of The Long & Foster Companies, graduated from the Virginia Military Institute (VMI) in 1956 and served as an officer in the U.S. Army.

Wes Foster has generously given millions of dollars back to his alma mater, which is dedicated to educating the next generation of our military. His loyalty has been so strong to the school, he was awarded VMI's Distinguished Service Award, the highest award given to an alumnus for service to the institute.

A Dedication to Service

Prosperity Home Mortgage, LLC has continued in the tradition of placing our men and women of uniform at the forefront of our new ideas and promotions. Since the program's inception, our exclusive VA loan program has accomplished the following:

- Over \$1.8 million in appraisal savings
- Over \$4 million in origination savings
- Total borrower savings of over \$6.2 million
- Over 4,100 military families served

Contact me to discuss your VA home loan options.



Janice L. Lanning
NMLS ID: 247520
Senior Mortgage Consultant
Prosperity Home Mortgage, LLC
1910 William Street
Fredericksburg, VA 22401
Office: 540-899-1629
Cell: 540-455-7412
janice.lanning@phmlloans.com
janicelanning.phmlloans.com

**Ask me about My Prosperity Mobile App
for iPhone and Android**

Our Commitment to Service

We want your help spreading the word that our VA home loan incentives continue to be available. Our goal is to give back even more in savings to service members and veterans. Here is an overview of the exclusive incentives we offer:

- ★ **No loan origination fee** (up to \$1,185 value) through Prosperity Home Mortgage, LLC
- ★ **\$200 off settlement fees** through any participating settlement services company¹
- ★ **Complimentary appraisal²** (up to \$525 value)
- ★ **10% discount off home inspection fee** through US Inspect³ (Purchase only)



"We are delighted to offer all the benefits of a VA home loan, while also providing additional assistance to service members and veterans that will help lower their cost of purchasing or refinancing a home."

P. Wesley Foster, Jr.
Chairman Emeritus
The Long & Foster Companies

PROSPERITY
HOME MORTGAGE, LLC

Prosperity Home Mortgage, LLC is not affiliated with any government agencies.

1. Participating settlement services companies: RGS Title (District of Columbia, Maryland, Virginia); Sage Title Group (District of Columbia, Maryland, Virginia); Settlement Pros (District of Columbia, Maryland, Virginia); Mid-States title of SWVA (Virginia); Bon Air/Long & Foster Title Agency, LLC (Virginia)

2. Borrowers are eligible for a lender credit toward closing costs on the Closing Disclosure on a new purchase, secured by a first mortgage or deed of trust (New Loan), subject to qualification, approval and closing with Prosperity Home Mortgage, LLC. Loan must close within 90 days from the date of loan application. Lender credit may not exceed \$525.00 for appraisal. Credit coupon must be presented at time of application and all eligibility requirements met no later than 2 days prior to the New Loan closing date. This lender credit is void where prohibited and is non-transferable, subject to the terms herein, and valid on all complete applications received on or before 03/31/19.

3. Home inspection services provided by US Inspect include a 10% discount and a 90-day home inspection guarantee to all Veteran borrowers obtaining VA loan financing with Prosperity Home Mortgage, LLC. The home inspection guarantee covers items that were inspected by US Inspect and found to be operating properly at time of inspection. For limitation and exclusions, please see 90 day guarantee terms and conditions. Use coupon code "VALOAN" and call: (888) 874-6773

All Incentive offers valid on complete VA home loan applications received between 10/01/2018 and 03/31/19. Loan must close within 90 days from the date of loan application. Only one discount permitted per New Loan.

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, Maryland, Michigan, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia, and West Virginia.

NMLS ID #75164 (NMLS Consumer Access at <http://www.nmlsconsumeraccess.org/>) ©2018 Prosperity Home Mortgage, LLC. All Rights Reserved. (09/18)

#1845-1 Expires 03/31/19

