

## DEAR FUTURE HOMEOWNER

Stop dreaming. Pick up your phone. Call one of us. Home ownership can be a reality for you, and possibly much cheaper than you think. Purchasing your own home should and can be a simple and fun experience. Because we specialize in working with first time home buyers in Montgomery County, I am aware of the increased need of these buyers to become knowledgeable about how to go about buying their first home.

The process of a home purchase involves taking small steps towards successful completion. Having a knowledgeable and experienced team is your key to finding the home you desire. We have helped many first time buyers and will be delighted to help you also.

The next panel provides two scenarios, comparing what you could be paying as a monthly mortgage versus your rent. If you are interested in finding out what your available price range is, the services we provide potential buyers, or any other real estate related question, please feel free to call or email us. Your experience will definitely be Fun, Professional and Rewarding.

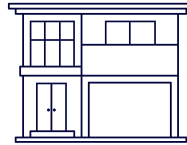


## WHAT YOU GET FOR YOUR MONEY

Trying to decide whether to rent or buy?  
Before you start shopping, get a better sense  
of what your money can get you.\*



2 BR/2 BA CONDO  
\$1,692 PER MONTH  
**\$318,000**



3 BR/2.5 BA TOWNHOME  
\$2,638 PER MONTH  
**\$504,999**

Depending on the current mortgage rates, your buying power might vary. Ask us to learn more.

Interest rate and annual percentage rate (APR) are based on current market conditions as of x/xx/2022, are for informational purposes only, are subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value, credit score and other variables. Estimated closing costs used in the APR calculation are assumed to be paid by the borrower at closing. If the closing costs are financed, the loan, APR and payment amounts will be higher. If the down payment is less than 20%, mortgage insurance may be required and could increase the monthly payment and APR. Contact us for details. Additional loan programs may be available. Accuracy is not guaranteed and all products may not be available in all borrower's geographical areas and are based on their individual situation. This is not a credit decision or a commitment to lend.

## SHOULD YOU RENT OR BUY?

- 1. Your short and long-term plans.**  
Plan to move in a year or so? Renting might be a better option. Ready to live in the same property for 3+ years? Owning could be right for you.
- 2. Your interest in maintaining a home.**  
Don't want to deal with home maintenance? Renters can simply call their landlord when something goes wrong. Want control over your property and ready to oversee repairs? Homeownership gives you those options.
- 3. Your finances.**  
Buying a home requires financial responsibility to repay your loan and keep up with taxes, insurance and HOA/condo fees. Renters typically need just a security deposit.
- 4. Your local market.**  
In some markets, it's less expensive to buy. In others, the opposite is true. Once you know how much you want to pay monthly, ask your agent to help you compare what's available in your preferred location.
- 5. Your long-term wealth-building strategy.**

The median net worth of homeowners is 44 times that of renters. (Source: 2018 Federal Reserve Survey of Consumer Finances)

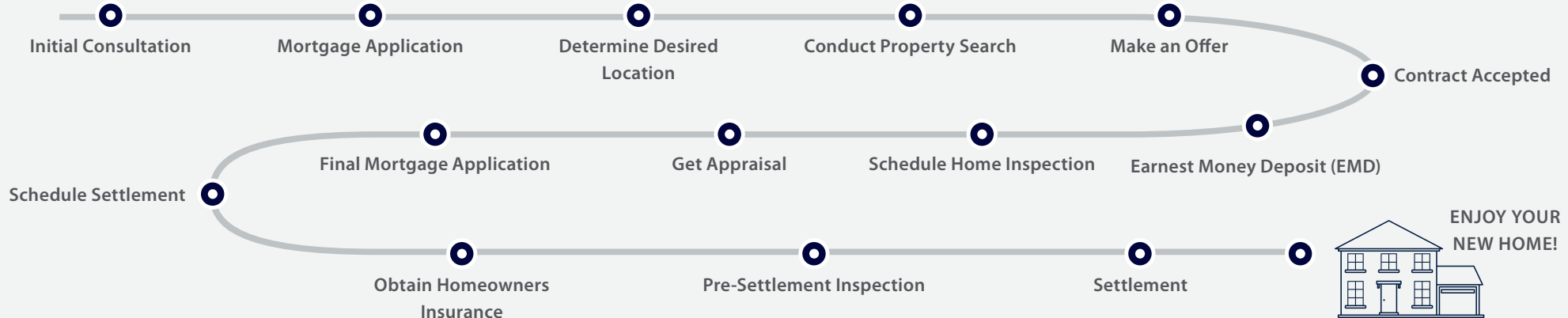
Prosperity Home Mortgage, LLC is not a financial advisor and cannot and is not offering financial advice. Please consult a financial advisor to determine what the financial implications of purchasing real estate may be.

## ARE YOU READY TO GET STARTED? CONTACT US NOW TO DISCUSS YOUR PLAN TO BUY.

### HOME BUYING PROCESS

**LONG & FOSTER**  
REAL ESTATE

**PROSPERITY**  
HOME MORTGAGE, LLC®



## FEATURED PROGRAMS OF PROSPERITY HOME MORTGAGE

**Rapid Close™** delivers a seamless signing experience by allowing borrowers to electronically sign most of their closing documents before closing. When closing your loan with Rapid Close™, you can sign all eligible documents electronically prior to closing.

**Prosperity Buyer Advantage®** program allows you to stand out in the home purchase process. At no additional cost to you, your Commitment Letter can set your home purchase offer apart from other offers. Much of the financing with Prosperity Buyer Advantage® is completed up front, and you have closing date flexibility.

**XLR8®** is an expedited mortgage approval process designed to allow us to verify a borrower's credit, assets and income/employment with minimal loan documentation. We may quickly be able to validate credit, income/employment and assets electronically and issue a XLR8® commitment letter.



Prosperity Home Mortgage can provide you a comprehensive **Home Buyer's Guide** to learn about everything you need to know to apply for a home loan, including:

- **The Basics of Buying**
- **Common Mortgage Terms**
- **Frequently Asked Questions**
- **Loan Types**

And much more! We are your full-service Mortgage Resource.

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 Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Licensed by the Delaware State Bank Commissioner. Massachusetts Mortgage Lender License ML75164. Licensed by the NJ Department of Banking and Insurance. Also licensed in AK, AL, AR, AZ, CO, CT, DC, FL, GA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NE, NC, ND, NH, NM, NV, 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/>)  
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Prosperity Buyer Advantage® is not a final loan approval. A Commitment Letter is based on information and documentation provided by you and a review of your credit report. The interest rate and type of mortgage used to approve you for a specified loan amount is subject to change, which may also change the terms of approval. The interest rate cannot be locked until your offer to purchase a property has been accepted. If the interest rate used for credit approval has changed, you may need to re-qualify. Information provided by you is subject to review and all other loan conditions must be met. After you have chosen a home and your offer has been accepted, final loan approval will be contingent upon obtaining an acceptable appraisal and title commitment. Additional documentation may be required.

The XLR8® mortgage program is available on conforming, conventional loans only. Contact your mortgage consultant for more information.

## YOUR TEAM



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A resident of Washington since 1987, he has an in-depth knowledge of the Washington, D.C. area and its suburbs. He brings exceptional client service skills to his real estate work and is dedicated to meeting his clients' needs.

Read more: <https://www.longandfoster.com/BobTreseler>



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Eric has been in the mortgage business for over 20 years. He is licensed in MD, DC, and VA, and has consistently been recognized as a leader within the mortgage industry. Eric's personal goal is to help educate his clients about the home financing process.

Read more: <https://erichalm.phmlans.com/>

# WALK AWAY FROM RENT INCREASES. QUIT BEING TIED TO YOUR LANDLORD.



## DO YOU WANT TO OWN YOUR OWN HOME? WE'RE HERE TO HELP.

**LONG & FOSTER**  
REAL ESTATE



**PROSPERITY**  
HOME MORTGAGE, LLC®

Information deemed reliable, but not guaranteed. If your property is listed with another broker, this is not intended as a solicitation of that listing.

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