

Mortgage Loans

Mortgage Programs for Every Need



PROSPERITY
— **BANK** —

Prosperity Bank's experienced mortgage team provides tailored financing and underwriting solutions for clients with unique income and borrowing needs.

PROSPERITY BANK OFFERS

- One-Time Close¹ Construction Loans
- Home Improvement Loans
- Land & Lot Loans
- Some non-Warrantable Condominiums
- Fixed Rate Mortgage products
- Adjustable Rate Mortgage products
- Loan Programs with no Private Mortgage Insurance (PMI)
- Calculation of Income using Asset Depletion Available

ADDITIONAL PROGRAMS & OPTIONS

- Conventional FNMA/FHLMC
- FHA & Jumbo FHA
- VA & Jumbo VA
- USDA Loans²
- Refinance
- Home Equity Loans
- Home Equity Line of Credit (HELOC)
- Second Home Financing
- Down Payment Assistance Programs
- Homebuyer Grant Program³

*This grant must be used alongside a VA, FHA or USDA loan in Prosperity Bank's assessment area.

The Prosperity Difference

Expert Guidance | Tailored Solutions | Smooth and Efficient Process

Ready to get started? Give us a call today!

ProsperityBankHomeLoans.com | 1-800-657-9500

Contact a Prosperity Bank Mortgage Lender today or visit us online for more information!

prosperitybankusa.com

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1 One-Time Close refers to the construction and permanent loans closing at the same time.

2 USDA Rural Development's Section 502 Direct Loan Program provides a path to homeownership for low and very-low-income families living in rural areas, and families who truly have no other way to make affordable homeownership a reality.

3 Only available on FHA, VA, and USDA primary purchase loans. Qualified borrowers must meet eligibility requirements including, but not limited to, meeting certain qualifying income limitations, and purchasing a home within eligible majority-minority census tracts (MMCT) within the bank's designated assessment areas in Texas and Oklahoma. MMCT means a census tract in which more than 50% of the residents are identified in the U.S. Census as minority. Grant funds may not be used for the down payment or to meet required minimum investment. Grant may be considered miscellaneous income and reportable to the IRS. Consult with a personal tax advisor about potential impact to your income tax returns. Loan subject to credit approval. Program subject to change without notice. This ad is not a commitment to lend. Other restrictions apply. Prosperity Bank NMLS ID# 466414.

