







## FHA STREAMLINE REFINANCE

### **Same house, lower mortgage payment!**

To help make housing more affordable for home buyers and homeowners, FHA has reduced annual FHA mortgage insurance premiums (MIP) for new mortgage loans. Refinancing into a lower monthly FHA MIP may help homeowners reduce an existing overall mortgage payment, reduce an existing mortgage interest rate, and build home equity faster.

#### **Refinance with confidence.**

-  **No appraisal required** – Use of original appraised value may help minimize declining value issues
-  **No maximum income ratios** – Changes in income may have less impact
-  **Quicker financing process** – Reduced documentation may help facilitate faster loan closing
-  **Potential refund of existing FHA upfront MIP**

Contact us for a complimentary mortgage preliminary approval to find the right home financing option for you!

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.

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**Contact us for more  
information today!**

**(877) 275-1762**

**[Customer.Support@phmloans.com](mailto:Customer.Support@phmloans.com)**

**[www.phmloans.com](http://www.phmloans.com)**

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merge to create the ultimate  
customer experience.**