



Union members receive a gift card after closing in the amount of \$750 on purchases or \$500 on refinances*. Contact me today for more information!

Prospect's New Opportunity LoanSM

We continue to lead the industry by providing world-class products and service to homebuyers! We are committed to extending the opportunity of homeownership through responsible lending that leads to affordable home loans.

Prospect's New Opportunity LoanSM could be the perfect solution for homebuyers with FICO credit scores between 580 and 639. This means more opportunity to qualify for a home loan!

Product highlights:

- 3.5% down**
- Gift funds permitted
- Fixed-rate loan and 5/1 ARMs
- Applies to purchase and refinance

Call me today to learn how you can benefit from our New Opportunity Loan!



Jesse Byrer

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<http://www.BUYwithBYRER>
NMLS#: 728876; Branch ID: 263517

I am licensed to originate mortgage loans in the following state(s): IL, IN, MI, MN, WI



*To be eligible you must be one of the following: a dues paying labor union member, a union member retiree, a spouse or domestic partner of a dues paying labor union member, a parent or child of a dues paying labor union member. Eligibility will be determined at time of application. Mortgage loans are available in the United States only, not available in MO or OH and currently not available in Canada, Guam, Puerto Rico or Virgin Islands. Limited to primary residences only. Minimum credit score of 580 required for maximum financing. Loan amount must be within FHA county mortgage limits. Maximum single-family loan amount of \$729,750 in high-cost living areas. **For example, a typical FHA 30-year fixed \$300,000.00 loan amount with 3.5% down, zero points, will have 360 monthly payments of \$1,587.62; 4.625% note rate; 4.724% APR. FHA Upfront Mortgage Insurance Premium of 1% is a part of the loan amount listed above. FHA Monthly Mortgage Insurance Premium of 1.15%, taxes and insurance not included in the monthly payment stated. Restrictions apply, ask for details. Rev 10.17.13 (0713-0312J)



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