



## INTRODUCING YOUR SMARTMOVE® BENEFITS

For you. For life.

When you participate in SMARTMOVE, you enjoy an array of benefits:

- A Personal Move Coordinator dedicated to your needs
- Generous cash rebates when you buy or sell your home
- Access to specially trained real estate professionals
- Closing cost credits when you utilize our title and mortgage partners
- Preferred rates and 2 months' free storage through our moving partner
- SMARTMOVE services are provided at no additional charge

### Home Purchase/Sale Cash Rebate Example

Your cash rebate is calculated  
as follows:

$$(\text{Sales Price}) \times (\text{Buy/Sell Commission \%}) \\ \times 20\% = \text{Cash Rebate}$$

For Example:

Sales Price of Property: \$300,000

Buy/Sell Commission %: 3%

**Cash Rebate Would Be:**  
**\$1,800**

SMARTMOVE is much more than a traditional real estate rebate program. Your organization has partnered with us as a trusted advisor to provide resources AND financial benefits to streamline your move, reduce stress, and save you money. This program is available to individuals affiliated with your organization who are first time home buyers, those moving to a larger home, downsizing to a smaller home, retirees, and investors.

Rebates vary based on the commission offered by home sellers. Rebates on new construction may be based on base price or may be a fixed amount. Rebates are calculated as 20% of the real estate commission on the transaction side. To enroll in the program, you may not have an active listing agreement or buyer broker agreement with any real estate company. Rebates are void where prohibited by law. Some restrictions may apply.





HOME MORTGAGE, LLC

As one of America's largest lenders, we'll help find the right financing option for you.

- Two Step Advantage (15/15 ARM)
- FHA and VA Mortgage Programs
- Fixed-Rate and Adjustable-Rate Mortgages
- Home Equity Lines of Credit
- Jumbo Loans
- Renovation Loans
- 5 & 5 Advantage (5/5 ARM)

## Prosperity Mortgage Closing Cost Credit\*

Mortgage Loan Amount	Closing Cost Credit
\$25,000-49,999	\$75
\$50,000-74,999	\$125
\$75,000-99,999	\$175
\$100,000-124,999	\$225
\$125,000-149,999	\$275
\$150,000-199,999	\$350
\$200,000-249,999	\$450
\$250,000-299,999	\$550
\$300,000-349,999	\$650
\$350,000-399,999	\$750
\$400,000-499,999	\$900
\$500,000-599,999	\$1,100
\$600,000-699,999	\$1,300
\$700,000-799,999	\$1,500
\$800,000-899,999	\$1,700
\$900,000-999,999	\$1,900
\$1,000,000+	\$2,500

## LONG & FOSTER® SETTLEMENT SERVICES

Count on us to provide a smooth settlement for your real estate purchase or sale.

- Full Residential Real Estate Closing
- Commercial Settlements
- Mortgage Refinance Closings
- 1031 Like-Kind Exchanges

## L&F Settlement Services Closing Cost Credit\*\*

Purchase Price	Closing Cost Credit
\$50,000-74,999	\$200
\$75,000-99,999	\$200
\$100,000-124,999	\$225
\$125,000-149,999	\$250
\$150,000-199,999	\$275
\$200,000-249,999	\$300
\$250,000-299,999	\$325
\$300,000-349,999	\$350
\$350,000-399,999	\$375
\$400,000-499,999	\$400
\$500,000-599,999	\$425
\$600,000-699,999	\$450
\$700,000-799,999	\$475
\$800,000-899,999	\$500
\$900,000-999,999	\$600
\$1,000,000+	\$750



**TAILORED  
MOVE™**

We can take the stress out of moving your household goods, providing top notch service every step of the way.

- A Guaranteed Flat-Rate Quote
- \$20,000 Merchandise Replacement Coverage
- Personal Point of Contact Throughout Move
- Professional, Fully Trained Move Crew
- Extensive Use of Protective Coverings

## Additional Services Offered

Cleaning\*  
Staging\*  
Decluttering  
Packing  
Unpacking  
Storage  
Furniture Arrangement\*

\*Limited service area.

\* For purchase price amounts in excess of \$1 million, a maximum rebate of \$2,500 will apply. See your Prosperity Home Mortgage, LLC Mortgage Consultant for more details.

Credit will be issued as a lender credit against closing costs after closing on any new purchase secured by a first mortgage or deed of trust (New Loan), subject to qualification, approval and closing. Subject to credit approval, not all borrowers will qualify. Discount may not exceed your out of pocket closing costs. All eligibility requirements must be met no later than 3 days prior to your loan closing date. Only one discount permitted per New Loan. This discount is void where prohibited and is transferable, subject to the terms herein. This offer is valid on SMARTMOVE purchase transactions only. 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, Georgia, Indiana, Maryland, Michigan, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia, and West Virginia. NMLS ID #75164 (NMLS Consumer Access at <http://www.nmlsconsumeraccess.org/>) ©Prosperity Home Mortgage, LLC. All Rights Reserved. #1523 HQ

\*\* Discount applied to Settlement/Closing fee. To receive discount, purchaser must be purchasing an owner's title insurance policy. Discounts are not available in some states including Pennsylvania and New Jersey.

