

(844)842-LOAN



## PROSPECT HOME REWARDS® for TEAMSTERS



### OUR GIFT TO YOU!!

- ⇒ \$750 Gift Card on closed purchases
- ⇒ \$500 Gift Card on closed refinances
- ⇒ Buy/Sell with one of our Preferred Union Realtor Partners and receive a large rebate of realtor's commission after closing!

Ever wonder what your home is worth? Would you like 100% Free Access to MLS Listings?

It's as Easy as 1-2-3! FREE

- 1) Download HomeScouting® App
- 2) Enter VIP Code: **844.842.5626**
- 3) Start Shopping



- No Closing Costs Options Available
- Fast, Efficient Closings, World Class Service
- Low Competitive Rate
- \$0 Down—VA Loans

- Cash Out Refis, Debt Consolidation Loans
- Down Payment Assistance Up to 105%
- Remove or Reduce PMI
- Super Jumbo 80/10/10—NO MI

### CALL ME TODAY!



**Sandra Baughman**  
**844.842.5626**

*So Cal Union Plan Director / Sr. Loan Officer*

NMLS# 317576 | Branch #300238

[Sandra.Baughman@prospectmtg.com](mailto:Sandra.Baughman@prospectmtg.com)

Licensed in the State of CA

[www.HomeLoans4Unions.com](http://www.HomeLoans4Unions.com)



*Experienced.  
Reliable.  
On Time.*



Eligible are members, members families,  
extended families, Union Retirees



Loan inquiries and applications in states where I am not licensed will be referred to a Loan Officer who is licensed in the property state. Equal Housing Lender. Prospect Mortgage is located at 15301 Ventura Blvd., Suite D300, Sherman Oaks, CA 91403. Prospect Mortgage, LLC (NMLS Identifier #3296, [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) is a Delaware limited liability company licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act Branch #300238. This is not an offer for extension of credit or a commitment to lend. \*\*Prospect Home Rewards (Program) is offered by Home Buyers Marketing II, Inc. (HBM2), a licensed real estate company. If you are already legally represented by another real estate agent, this is not a solicitation. In order to qualify for the benefits offered by HBM2 in its Program you must be continuously enrolled in the Program, and you must close your real estate transaction with a real estate agent directly affiliated with the Program. If a rebate is offered via the Program, that rebate amount will be based on the actual, final sales price of the subject property, with a minimum final sales price of \$75,000 to qualify. Rebate amount is based on a transaction side commission payout of 2.8% to the participating agent. Higher or lower commission rates will result in the rebate being adjusted up or down based on the change in commission rate. Properties subject to a short sale are not eligible for benefits under the Program. The benefits offered under the Program may not be available in all areas or may be subject to restrictions in your area.