



A COMPREHENSIVE MANAGED MOVE  
WITH DISCOUNTS AND INCENTIVES

To learn more or enroll, please visit

**[VAEmployees.SMARTMOVE.com](http://VAEmployees.SMARTMOVE.com)**

or call us at

**1.800.645.6560**

## SMARTMOVE® Benefits for Commonwealth of Virginia Employees

- Generous discounts when buying, selling, or both
- Offered to you at no cost
- A dedicated personal move coordinator
- Discounts offered on property management and rental fees
- Concierge provided on vacation rentals
- Corporate rates extended for household goods or container shipping

**Closing cost credits when using our mortgage and title partners!**

In some cases, discounts on new construction purchases are based on base price, not upgraded price. Rebate is based on 20% of the commission on the transaction side. You may not have an active listing agreement or a buyer broker agreement with any real estate company in order to enroll in the program. Rebate void where prohibited by law. Some restrictions may apply.



**CORPORATE**  
REAL ESTATE SERVICES

# PROSPERITY

HOME MORTGAGE, LLC

We'll help find the right financing option for you and get you preliminary approval so you may have an advantage over competing buyers.

- 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)



**SMARTMOVE®**  
FOR COMMONWEALTH  
OF VIRGINIA EMPLOYEES



It's important that your settlement company possesses the knowledge and expertise to ensure a smooth settlement. A "picture-perfect settlement" is our highest priority.

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

## PHM Financed 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

## 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

\* 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. Licensed by the NJ Department of Banking and Insurance. Licensed by the Delaware State Bank Commissioner. Also licensed in District of Columbia, Maryland, North Carolina, Pennsylvania, South Carolina, Virginia, and West Virginia. Long & Foster Companies, Inc. \* may have an ownership or some other business interest in these entities. NMLS ID #75164 (NMLS Consumer Access at <http://www.nmlsconsumeraccess.org/>). ©2015 Prosperity Home Mortgage, LLC. All Rights Reserved.

\*\* 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 Delaware.