



PROSPERITY
— LENDING —

LOAN PROGRAMS GUIDE



EQUAL HOUSING
OPPORTUNITY

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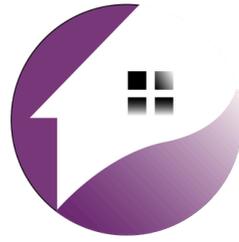
INTRODUCTION

At Prosperity Lending, we believe every borrower deserves personalized mortgage solutions built around their goals, lifestyle, and dreams of homeownership. With over 30 years of trusted service, our mission has always been to go beyond traditional lending offering competitive rates, fast approvals, and programs designed to fit every stage of life.

Whether you're a first-time homebuyer, a veteran, a teacher, or an investor expanding your portfolio, this booklet is your guide to the wide range of loan programs available through Prosperity Lending. Each option is crafted to help you achieve financial success, with flexibility and support every step of the way.

We're more than just a lender, we're your partner in homeownership. Our experienced loan professionals are committed to fairness, honesty, and building lifetime relationships with our clients, their families, and their communities.





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STANDARD LOAN PROGRAMS



STANDARD LOAN PROGRAMS

FHA LOANS

Backed by the government and offered by participating lenders, this FHA program enables individuals with limited funds to obtain mortgages and purchase homes with a down payment as low as 3.5% of the property purchase price.

CONVENTIONAL

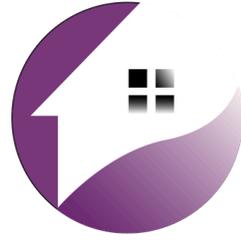
Fixed or adjustable-rate mortgages with flexible terms. Ideal for borrowers capable of putting down 3% or more.

VA LOANS

Veteran's Administration or "VA" loans are available for active, non-active and retired Army, Air Force, Marine, Navy, National Guard and Coast Guard vets who meet the established service requirements.

USDA

Offers up to 100% financing for qualified buyers in designated rural areas.



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DOWN PAYMENT ASSISTANCE PROGRAMS



DOWN PAYMENT ASSISTANCE PROGRAMS

HOME IS POSSIBLE

Flexible financing with reduced mortgage insurance for eligible low-to-moderate income buyers. Also available for first-time homebuyers.

FIRST-TIME HOMEBUYERS

Offers interest-free down-payment assistance with a competitive interest rate to give buyers more buying power.

DOWN PAYMENT ASSISTANCE FOR TEACHERS

This homebuyer program is like extra credit for teachers who help make Nevada a great place to live.

MEDICAL PROFESSIONAL PROGRAM

The Medical Professionals Program is designed for medical professionals, offering low down payment options, flexible income guidelines, and high loan limits to help you buy or refinance your primary home at any stage of your career.

WORKER ADVANTAGE PROGRAM

The Worker Advantage Program celebrates the contributions of workers in education, health care, public safety, and construction with down payment assistance that can make their dream of homeownership a reality. Funds are limited.



DOWN PAYMENT ASSISTANCE

HOME IS POSSIBLE PROGRAM

Flexible financing with reduced mortgage insurance for eligible low-to-moderate income buyers in Nevada. Get up to 5% of the loan value to apply toward down payment or closing costs.

PROGRAM REQUIREMENTS

- Minimum credit score of 640
- Maximum debt ratio for government loans (FHA, USDA, VA): 50% if 680+ credit score / 45% if less than 680 credit score.
- For conventional loans: 50% with 640+ credit score.
- Purchaser may own one other property outside the State of Nevada at time of close
- Homebuyer education course required
- Must meet standard underwriting requirements
- Must live in home as primary residence



DOWN PAYMENT ASSISTANCE

FIRST-TIME HOMEBUYERS

Home is Possible (HIP) For First-Time Homebuyers offers interest-free down-payment assistance with a competitive interest rate to give buyers more buying power.

- *Down payment assistance up to 4% of total loan amount*
- *Usable for down payment and closing costs*
- *30 year non-forgivable*
- *Attractive 30-year fixed interest rate*
- *Statewide program*

PROGRAM REQUIREMENTS

- Must be a first-time homebuyer (have not owned a home in the past 3 years)
- Maximum purchase price & income limits by county (Gov't Loans)
- Minimum credit score of 640
- Maximum debt ratio up to 50% based on credit score and loan type (see guidelines)
- Must live in home as primary residence
- Must meet standard underwriting requirements

DOWN PAYMENT ASSISTANCE FOR TEACHERS



KEY BENEFITS

This homebuyer program is like extra credit for teachers who help make Nevada a great place to live.

- \$7,500 in bonus money
- Usable for down payment and closing costs
- Forgive after five years (if you stay in your home)
- Below-market fixed interest rate 30-year loan
- Statewide program
- No first-time homebuyer requirement

PROGRAM REQUIREMENTS

- Must be a licensed full-time K–12 public school classroom teacher in Nevada
- Minimum credit score 640 (680 for manufactured homes)
- Maximum debt ratio: 50% based on credit score and loan type (see guidelines)
- Purchaser cannot own other property at time of close
- Teacher must live in home as primary residence
- Homebuyer education course required
- Must meet standard underwriting requirements

Eligibility requirements for home prices and qualifying income may change overtime.



WORKER ADVANTAGE PROGRAM

KEY BENEFITS

The Worker Advantage Program celebrates the contributions of workers in education, health care, public safety, and construction with down payment assistance that can make their dream of homeownership a reality.

- \$20,000 in down payment assistance in the form of a no-interest, no-payment, non-forgivable 30-year second mortgage.
- Assistance can be used in one of the following ways:
 - Apply the full amount toward the down payment, or
 - Use the funds to buy down the principal loan's interest rate.
 - Any remaining funds can be used toward the down payment and/or closing costs.
- No first-time homebuyer requirement.

PROGRAM REQUIREMENTS

- Must have employment in a qualifying profession
 - If there are multiple borrowers, only one needs to meet this requirement.
- Must be a Nevada resident for a minimum of 6 months.
- Each borrower must complete a homebuyer education course before closing.
- Household income: up to 150% AMI*.
- Home price: up to \$832,750.
- Must meet all applicable Worker Advantage Program Guidelines and Ginnie Mae (FHA, VA, USDA-RD), Fannie Mae, and Freddie Mac underwriting guidelines.
- Must not be a previous Home Is Possible program user.
- Must live in the home as a primary residence.

*Qualifying professions on next page

LIST OF WORKER ADVANTAGE APPROVED PROFESSIONS

Health Care – Includes doctors, nurses, technicians, home health aides, and support staff working in medical facilities.

- Physicians – Diagnose illnesses, prescribe treatments, and manage patient care.
- Registered Nurses (RNs) – Provide and coordinate patient care, educate patients, and offer support to families.
- Licensed Practical Nurses (LPNs) / Licensed Vocational Nurses (LVNs) – Provide basic medical care under the direction of RNs and physicians.
- Nurse Practitioners (NPs) – Offer advanced nursing care, diagnose and treat illnesses, and prescribe medications.
- Medical Assistants – Perform administrative and basic clinical tasks in healthcare settings.
- Surgical Technologists – Prepare operating rooms, assist in surgeries, and manage sterile equipment.
- Radiologic Technologists – Perform diagnostic imaging procedures such as X-rays, CT scans, and MRIs.
- Laboratory Technicians – Conduct medical lab tests to help diagnose and treat diseases.
- Pharmacists – Dispense medications and provide information about their safe use.
- Home Health Aides – Assist patients with daily living activities in their homes.
- Physical Therapists – Help patients improve mobility and manage pain through therapeutic exercises.
- Occupational Therapists – Assist patients in regaining skills for daily living and work
- Medical Receptionists – Schedule appointments, manage patient records, and greet patient

Education – Includes teachers, administrators, support staff, and education aides in public or private educational institutions.

- Elementary School Teachers – Teach basic academic and social skills to young students.
- Middle School Teachers – Educate students in grades 6–8 in specific subjects.
- High School Teachers – Instruct students in grades 9–12 in academic, technical, or vocational subjects.
- Special Education Teachers – Work with students who have a wide range of learning, mental, emotional, or physical disabilities.
- School Administrators – Oversee operations, programs, and staff in schools, including principals and vice principals.
- School Counselors – Provide academic guidance, career advice, and personal counseling to students.
- School Librarians / Media Specialists – Manage library resources and teach information literacy.
- Instructional Coordinators – Develop and oversee curriculum and teaching standards.
- Teacher Aides / Paraeducators – Assist teachers with classroom instruction and student support.
- School Secretaries / Office Staff – Handle administrative tasks and communication in school offices.
- Custodians / Janitors – Maintain cleanliness and safety in school buildings.
- School Bus Drivers – Transport students safely to and from school and activities

Public Safety – Includes police officers, firefighters, EMTs, correctional officers, and other emergency responders.

- Police Officers – Enforce laws, maintain public order, and protect lives and property.
- Firefighters – Respond to fires, medical emergencies, and hazardous situations.
- Emergency Medical Technicians (EMTs) and Paramedics – Provide emergency medical care and transport patients.
- Correctional Officers – Supervise individuals in jails, prisons, and detention facilities.
- Sheriffs and Deputy Sheriffs – Perform law enforcement duties at the county level.
- State Troopers / Highway Patrol Officers – Enforce traffic laws and respond to highway incidents.
- Dispatchers – Receive emergency calls and coordinate responses by police, fire, and EMS.
- Search and Rescue Personnel – Locate and assist people in distress in urban, wilderness, or disaster environments.
- Border Patrol Agents – Monitor and secure national borders.
- Wildland Firefighters – Combat fires in forests, grasslands, and other natural areas.
- Hazardous Materials (HazMat) Technicians – Respond to and contain chemical, biological, or radiological incidents.
- Public Safety Divers – Conduct underwater search, rescue, and recovery operations.

Construction Labor – Includes skilled and unskilled laborers in residential, commercial, or public works construction

- Carpenters – Construct, repair, and install building frameworks and structures made from wood and other materials.
- Masons – Work with brick, block, stone, and concrete to build walls, walkways, and other structures.
- Electricians – Install, maintain, and repair electrical wiring, equipment, and fixtures.
- Plumbers, Pipefitters, and Steamfitters – Install and repair piping systems for water, gas, and drainage.
- Roofers – Install, repair, and replace roofing systems.
- Painters – Apply paint, stain, and coatings to buildings and other structures.
- Heavy Equipment Operators – Operate machinery such as bulldozers, excavators, and cranes.
- Concrete Finishers – Pour, level, and finish concrete for floors, sidewalks, roads, and other structures.
- General Laborers – Perform physical tasks such as site cleanup, material handling, and assisting skilled tradespeople.
- Glaziers – Install and replace glass in windows, skylights, and other fixtures.
- Drywall Installers and Finishers – Hang drywall panels and prepare surfaces for painting or finishing.
- Ironworkers – Install structural and reinforcing steel in buildings, bridges, and roads

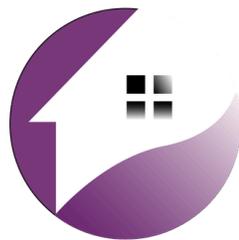
MEDICAL PROFESSIONALS PROGRAM



The Medical Professionals Program is designed for medical professionals, offering low down payment options, flexible income guidelines, and high loan limits to help you buy or refinance your primary home at any stage of your career.

KEY BENEFITS

- Primary residence purchase or rate/term refinance only
- Low down payment options, with financing available up to 100% of the home's value
- No mortgage insurance required, even with low down payment options
- Loan amounts start at \$100,000 (adjustable-rate loans start at \$350,000)
- Borrow up to \$2,000,000
- Flexible savings (reserve) requirements, ranging from 0 to 6 months
- Student loan payment flexibility available
- Minimum 680 credit score
- Available to licensed medical professionals including MD, DO, DDS, DMD, PharmD, CRNA, VMD, and DPM



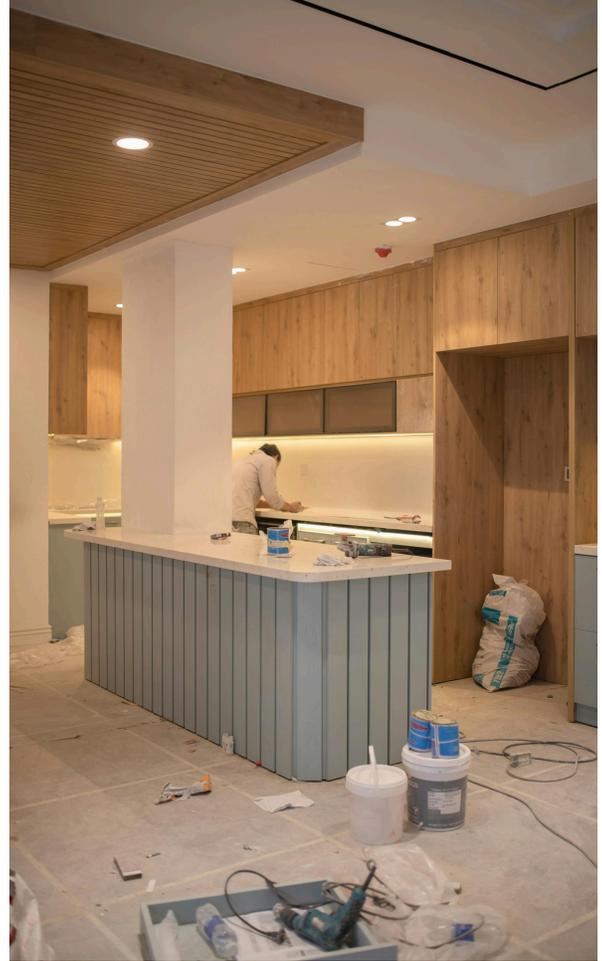
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RENOVATION LOANS



RENOVATION LOANS

The FHA 203k Rehabilitation Program allows you to buy and renovate a home with one easy loan. Perfect for buyers who want to make an older or damaged property feel like new!

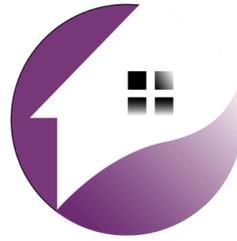


FHA 203 (K) LIMITED

- Purchase/Refinance Owner Occupied Attached/detached SFR, PUD, Condo, 2-4 Units, and Manufactured Homes, Mixed Use
- No minimum in renovations **Max \$75,000** (all in)
- Purchase 3.5% down / Up to 110% of as improved value
- Financeable fees and costs (Hard Costs): 203(k) consultant (optional)
- No self-help
- **Non-Structural, Simple/Uncomplicated repairs only**
- Up to 3 specialized Contractors

FHA 203 (K) STANDARD

- Purchase/Refinance Owner Occupied
- Attached/detached SFR, PUD, Condo, 2-4 Units, and Manufactured Homes, Mixed Use
- Minimum \$5,000 renovation repairs no max (FHA County Loan Limits apply)
- Purchase 3.5% down / Up to 110% of as improved value
- Financeable fees and costs (Hard Costs): Architectural or Engineering, 203(k) Consultant required
- Finance up to 12 months' mortgage payment reserves
- No Self Help
- Structural and Non-Structural, ADU's allowed
- 1 General Contractor



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REVERSE MORTGAGES



REVERSE MORTGAGES

HECM

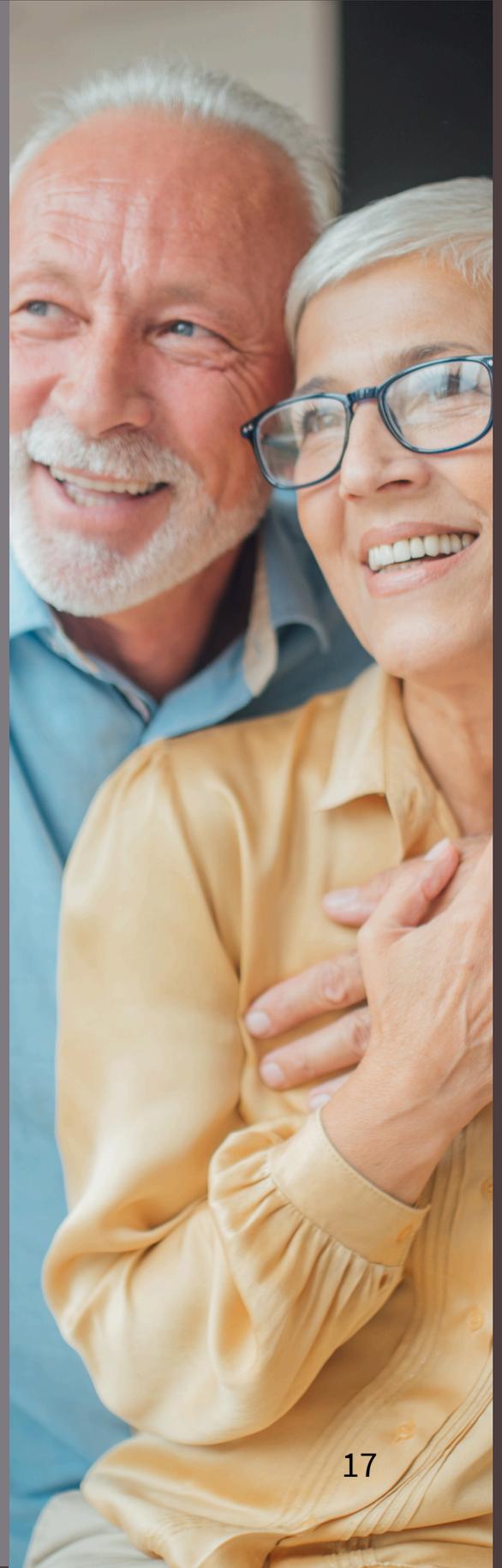
FHA product, 62+ years old, provides access to equity on primary residences

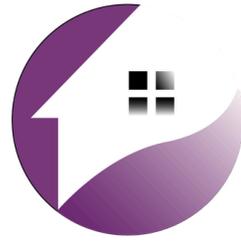
JUMBO AND PROPRIETARY

Available to borrowers aged 55 and older, this program offers loan amounts up to \$4 million. Ideal for those with higher-value homes seeking access to equity.

FIXED RATE 2ND

For homeowners 55 and older with an existing first mortgage in good standing. This second-lien loan allows access to additional equity without refinancing the primary mortgage.





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NON
TRADITIONAL
“NON QM”
PRODUCTS





NON-QM PRODUCTS

BANK STATEMENT

Self-employed borrowers may qualify using bank statements instead of traditional tax returns.

INVESTOR CASH FLOW (DSCR)

Use rental income alone to qualify for investment property financing.

ASSET QUALIFIER

Get approved for a mortgage based solely on your assets.

FOREIGN NATIONAL

Financing available for vacation or investment properties in the U.S., even without U.S. residency or employment.

1099

Qualify for a home loan using your 1099 income documentation.

PROFIT & LOSS (P&L)

Business owners may qualify using accountant-prepared profit and loss statements.



NON-QM PRODUCTS CONT.

WVOE

Qualify with a written employment verification, no income documentation required.

ITIN

Home financing available for borrowers without a Social Security Number.



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FIRST DREAM PROGRAM

The First Dream Program is for clients who don't qualify for traditional financing, but through a Homebuyer Financing Agreement

1. A Government Entity purchases the property

2. The client makes payments which lower the eventual option price

3. The client works towards an assumption or takeout financing.

4. Upon takeout, the client gains all equity and appreciation, minus the option price.

5. The client becomes a homeowner.

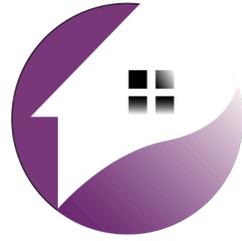
Who can use this program?

- Self Employed
- Credit Issues or Tax Liens
- ITIN's
- Contract Workers
- Non-Traditional Credit

Program requirements

- Minimum credit score: 580
- Minimum down payment: 3.5%





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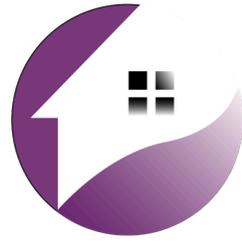
ONE-TIME CONSTRUCTION LOANS

ONE-TIME CONSTRUCTION LOANS

Combine lot purchases and construction expenses into one streamlined loan.

Available for Conventional, USDA, VA, and FHA programs, with the option to lock in your interest rate upfront. Stickbuild, manufactured and modular also eligible.





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PRIVATE CAPITAL LOANS



PRIVATE CAPITAL

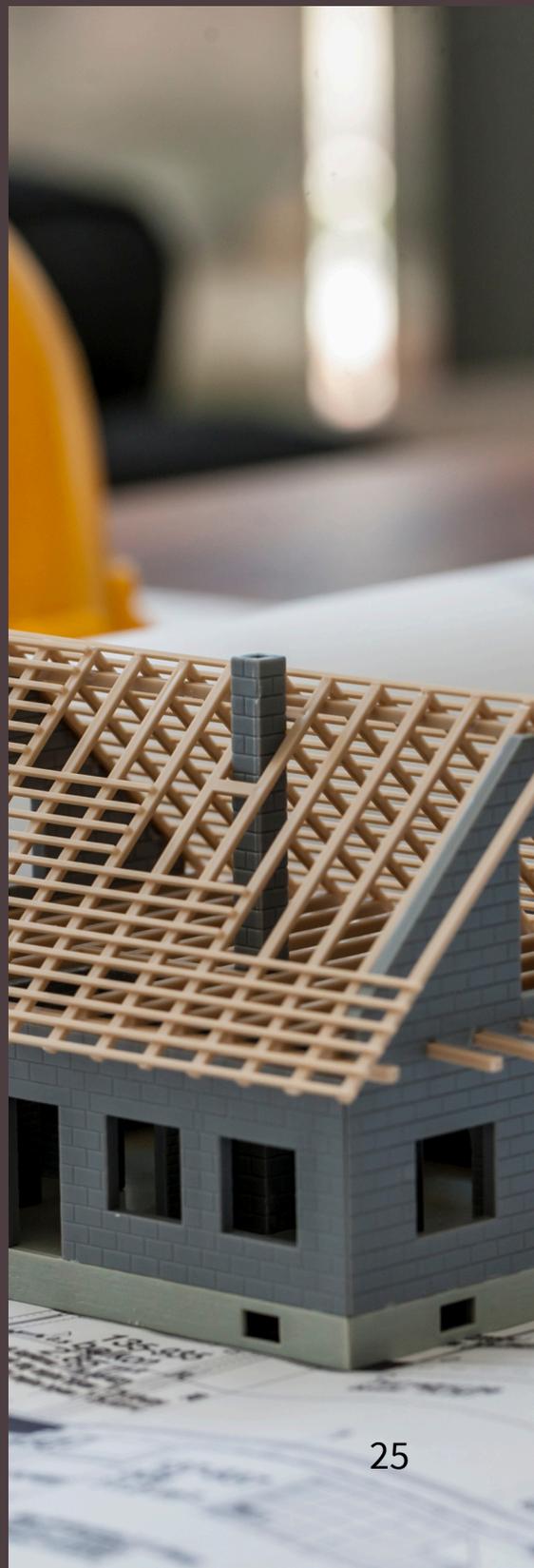
Lending on residential, commercial, land, ground up construction and Fix & Flip. Providing emergency financing and having the ability to move more quickly than any other offering.

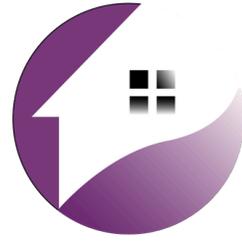
LAND LOANS

Financing available for vacant land purchases, ideal for future home builds or long-term investment. Flexible terms and various property types supported.

FIX & FLIP

Short-term financing for investors purchasing and renovating residential properties. Ideal for quick acquisitions and fast turnarounds.





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UNIQUE FEATURES



UNIQUE FEATURES

TEMPORARY BUYDOWNS

Options such as 3-2-1, 2-1, 1-1, and 1-0 to temporarily lower monthly payments at the start of the loan.

CLOSING AS A BUSINESS ENTITY

Allows property to be closed in the name of a trust, LLC, or corporation.

EARNED EQUITY PROGRAM

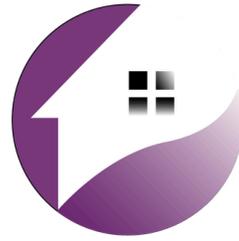
A lease-to-own option that applies a portion of monthly rent toward building equity credit, helping renters transition into homeownership.

INTEREST ONLY

Make interest-only payments for a limited time at the beginning of the loan term.

MIXED USE

Loan options for 1-4 unit properties with both residential and commercial components.



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EQUITY PROGRAMS



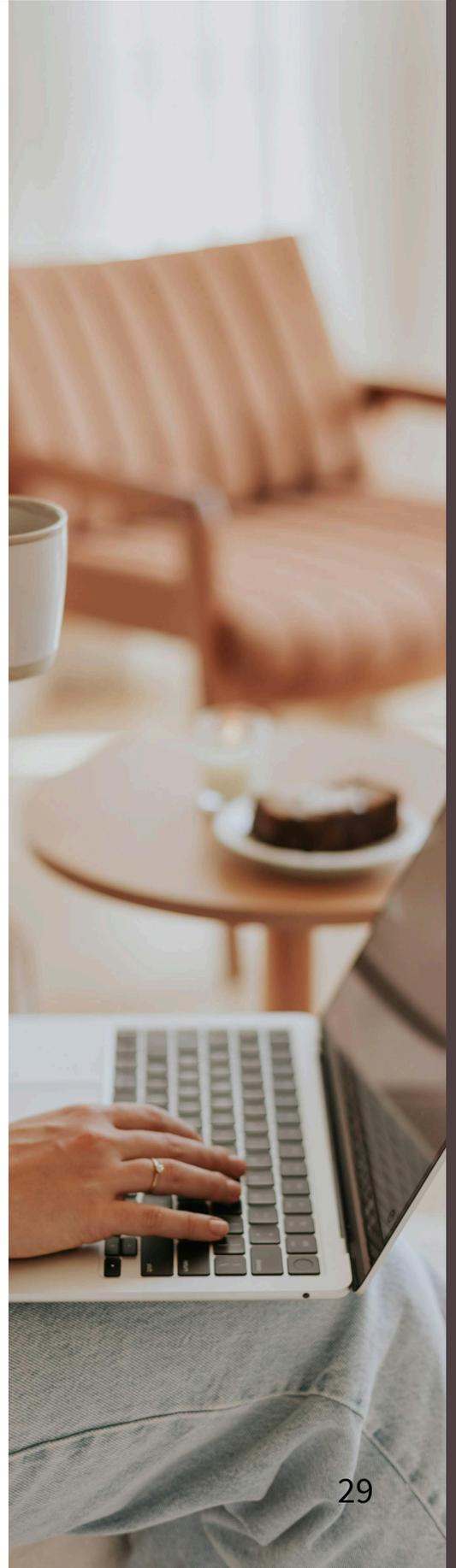
EQUITY PROGRAMS

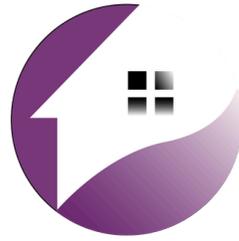
CLOSED END SECOND

A second mortgage option that allows homeowners to borrow additional funds while keeping their first mortgage in place.

RENOVATION HELOC***

A home equity line of credit designed for property improvements.





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EXCLUSIVES



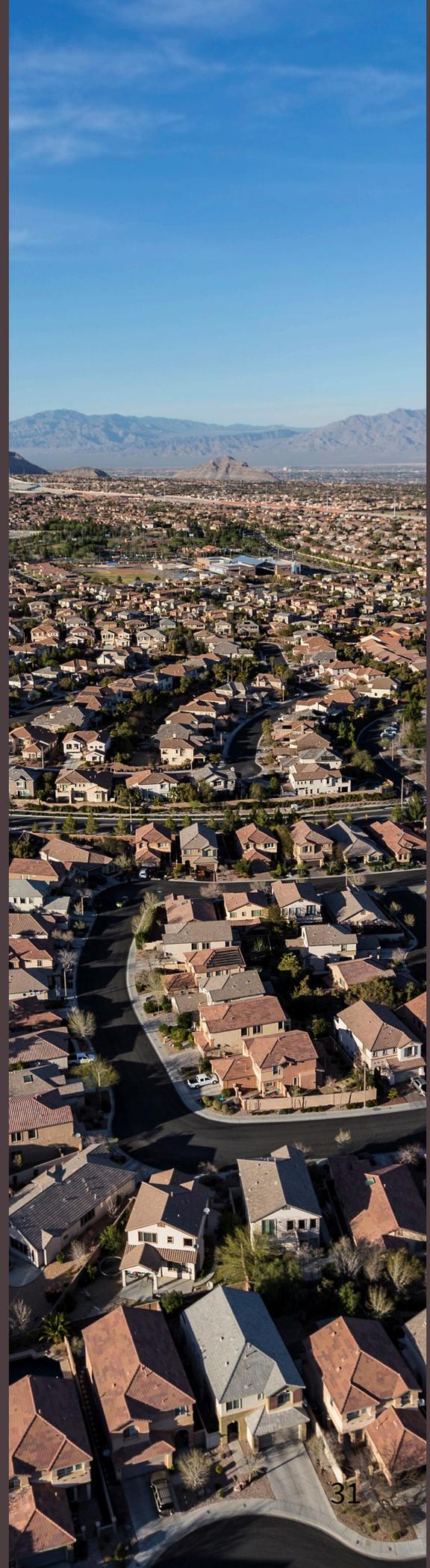
HOME SIMPLE

Cash-backed solution for clients who need to buy before they sell. HomeSimple purchases the home upfront, and the client finances with a Prosperity Lending loan.

BRIDGE TO SALE

Assists homeowners in transitioning to a new home by leveraging the equity in their current property before it's sold.

*Ask us about
Spot Forward Commitments for builders*





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THANK YOU

