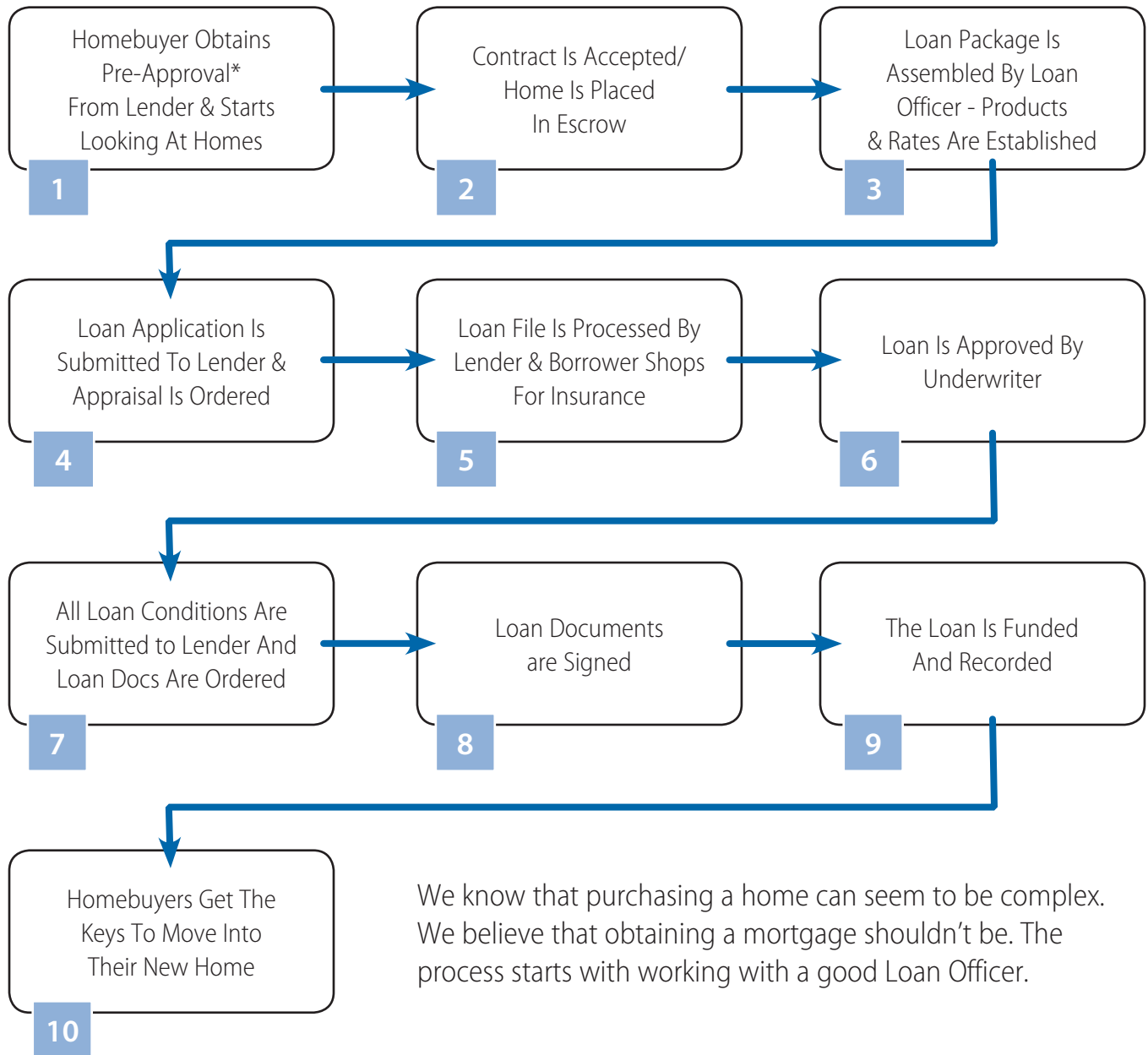


# The Home Loan Process Made Easy



We know that purchasing a home can seem to be complex. We believe that obtaining a mortgage shouldn't be. The process starts with working with a good Loan Officer.



**Mike Mizrahi**

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 I am licensed to originate mortgage loans in the following state(s): CA



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\* The Prospect pre-approval is conditional and subject to the following conditions: Verification of all information provided by the customer; satisfactory appraisal of the subject property; satisfactory title search; fully executed sales contract; and underwriter review and approval of the complete loan file. This list is not exhaustive and other items may be required. The conditional pre-approval is not a commitment to lend or for a specific rate. Rev 1.8.15 (0106-93) LR 2014-438

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, 800-464-2484. Prospect Mortgage, LLC, NMLS ID #3296, (www.nmlsconsumeraccess.org) is a Delaware limited liability company licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act and operates with the following licenses: AZ Mortgage Banker License #BK0903027; Georgia Residential Mortgage Licensee #16984; Illinois Residential Mortgage Licensee; MA Mortgage Lender/Broker License #MC3296; MS Licensed Mortgage Co.; Licensed by the NH Banking Dept.; Licensed by the NJ Dept. of Banking and Insurance; Operates as Prospect Lending, LLC in NY located at 711 Westchester Avenue, Suite 304, White Plains, NY 10604 (Licensed Mortgage Banker - NYS Department of Financial Services); RI Licensed Lender, RI Licensed Loan Broker; In Texas, located at 8650 Freepoint Parkway, Suite 130, Irving, TX 75063. This is not an offer for extension of credit or a commitment to lend. Loans are currently being closed and committed at the expressed rates, however these rates may change or may not be available at the time of your loan lock-in, commitment or closing. All loans must satisfy company underwriting guidelines, interest rates and APRs are based on recent market rates, are for informational purposes only, are subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value ratio, credit score and other variables. Terms and conditions apply. Additional loan programs may be available. This is not an offer to enter into a rate lock agreement under MN law, or any other applicable law. Call for details. 03/2015