



*For more information  
about Lock, Shop & Home,  
contact me today!*

## PENNSYLVANIA PREFERRED BUYER ADVANTAGE **LOCK, SHOP & HOME!**

***Submit your home loan application and lock in your interest rate!***

At Pennsylvania Preferred Mortgage, we understand searching for a new home often takes time, which can add stress to the home buying process if rising interest rates or market volatility are a concern while you shop.

Good news! The Pennsylvania Preferred Buyer Advantage Lock, Shop & Home program may be able to help! Eligible home buyers who choose to participate in the Pennsylvania Preferred Buyer Advantage program<sup>1</sup> may also have the opportunity to lock in an interest rate **before** finding a home.

### **Here are a few features of Lock, Shop & Home!**

- No property address is needed at the time of application and rate lock.
- Lock an interest rate up to 90 days.<sup>2</sup>
- Conforming loan amounts available up to \$424,100 and high balance loan amounts available up to \$636,150.<sup>3</sup>
- May be used with conventional or government fixed rate loan programs.<sup>4</sup>

1. **Pennsylvania Preferred Buyer Advantage is not a loan approval.** Ask your mortgage consultant for details about Pennsylvania Preferred Buyer Advantage. A Commitment Letter is based on information and documentation provided by you and a review of your credit report. The interest rate and type of mortgage used to approve you for a specified loan amount is subject to change, which may also change the terms of approval. If the interest rate used for credit approval has changed, you may need to re-qualify. Information provided by you is subject to review and all other loan conditions must be met. After you have chosen a home and your offer has been accepted, final loan approval will be contingent upon obtaining an acceptable appraisal and title commitment. Additional documentation may be required.

2. Additional fees may apply.

3. \$636,150 maximum loan amount is available in high balance areas only. Contact your mortgage consultant for details.

4. Lock, Shop & Home program is not available for bond, jumbo, or renovation loan programs.

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pledges fast, friendly and professional  
service. It is our mission and our greatest  
success. Let us make it happen for you.*

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