



# Workplace Banking Relationship Pricing program from Bank of America for Deloitte

At Merrill, we believe that home financing can play an important part in your overall financial strategy. In fact, the right mortgage should do more than just meet your home financing needs. Your mortgage can be one of the cornerstones of helping to build your wealth.

Bank of America is able to offer you a 0.50 reduction in discount points that you can use to reduce the rate of your new mortgage in most instances, or to reduce your closing costs.<sup>1</sup>

**Working alongside a Bank of America Wealth Management Lending Officer, we can help you evaluate a wide range of financing solutions from Bank of America.**

Fixed-rate mortgages	Interest rate will remain fixed. So, your total monthly payment of principal and interest will stay the same for the entire term of the loan. Choice of loan terms: 10-, 15-, 20-, 25- or 30-year
Adjustable-rate mortgages	Interest rate may change periodically depending on changes in the financial index associated with the loan. Choice of initial fixed-rate period terms: 5, 7 or 10 years
Mortgage 100® program <sup>2</sup>	A 100% home financing program that combines with an eligible mortgage to allow you to pledge eligible securities instead of liquidating your assets to make a cash down payment. A good choice if you prefer to keep your assets invested for long-term growth that could potentially enhance your net worth. Since you're pledging securities, a default on your mortgage may mean you'll lose your home and securities.

**Discover how home financing solutions from Bank of America can fit into your wealth management strategy.**

**For more information, contact:**

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**More than a house**

Home is where memories are made and value is built.

[Learn more.](#)

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Investment products:

**Are Not FDIC Insured**

**Are Not Bank Guaranteed**


**May Lose Value**

<sup>1</sup>You are invited to apply. Your receipt of this material does not mean you have been pre-qualified or pre-approved for any product or service. This is not a commitment to lend; you must submit an application for review and approval. This benefit is not available with all loan programs; ask your lending specialist for details. Bank of America may modify or terminate this benefit at any time without notice. This benefit is non-transferrable and may not be combined with any other mortgage offer(s) or rewards offered by Bank of America. This benefit is only available to eligible employees of participating companies in this relationship program with Bank of America who obtain a purchase or refinance mortgage with Bank of America and are eligible for a 0.50 reduction in discount points. One (1.0) discount point is one percent of the mortgage amount (e.g., \$1,000 on a \$100,000 loan). The 0.50 reduction in discount points will be applied at the time of lock-in and may be used to reduce applicable mortgage interest rates (depending on market conditions) or to reduce closing costs. If you are considering obtaining a mortgage with premium pricing please note that the 0.50 discount point reduction is subject to premium pricing discount point caps by product type. Bank of America, N.A., and the other business(es)/organization(s) mentioned above are not affiliated; each company is independently responsible for the products and services it offers. Certain Bank of America clients may receive an increased benefit based on eligible minimum account balances. The 0.50 discount point benefit may not be combined with those programs; ask for details.

<sup>2</sup>Mortgage 100® program requires the pledge of eligible diverse securities owned by an individual and maintained in a Merrill Lynch, Pierce, Fenner & Smith Incorporated (Member, Securities Investor Protection Corporation [SIPC]) brokerage account. This program may not be suitable for everyone, and a default on your mortgage could result in the loss of both your home and the securities pledged. Should the value of the securities pledged as collateral decrease below a certain level (as specified within the loan documents), the deposit of additional assets and/or liquidation of assets may be required. Merrill may liquidate some or all of the securities in the account without contacting you. You are not entitled to an extension of time to meet a collateral call or choose which securities in your account are sold to meet the collateral call. Liquidation may result in adverse tax consequences. Mortgage interest may not be deductible if tax-exempt obligations are pledged as additional collateral; consult your tax advisor. Trading within the brokerage account for the 100% financing programs is subject to restrictions.

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms, and conditions are subject to change without notice.

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