

Looking to refinance or purchase a home?



Bank of America Home Financing Solutions

The right mortgage can be a cornerstone of successfully building and managing your wealth. As a Merrill client, we can help you find the right mortgage to pursue your homeownership goals with access to Bank of America's competitive home financing solutions and the expertise of a Bank of America Wealth Management Lending Officer.

Leverage Bank of America's expertise and access a suite of home financing solutions.

Managing your liabilities is as important as managing your assets. If you're considering a home purchase or refinance, let's talk about how a mortgage fits into your overall financial picture.¹

You'll benefit from having access to a wide range of financing solutions from Bank of America, including fixed-rate and adjustable rate mortgages.²

Working alongside a Bank of America Wealth Management Lending Officer, I can help you evaluate options that may enable you to:

- Increase your monthly cash flow
- Take advantage of competitive rates
- Stabilize your payments or choose flexible payment options
- Complement your investment strategies
- Lower your down payment
- Buy a second home or investment property
- Learn about 100% home financing options with pledged securities³

A Bank of America Wealth Management Lending Officer can also answer questions about refinancing your home or helping family members pursue their homeownership goals. And, Bank of America's convenient online tools will help you track your loan application and manage that loan after closing.

Strengthen your offer when you're in the market to purchase a home.

When you're ready to buy, having a pre-approval letter can give you an advantage. The Purchase Pre-approval Program⁴ from Bank of America is a benefit for clients who:

- Are in the market to purchase a primary residence, second home or investment property
- Want to provide evidence of underwritten pre-approval to sellers
- Are shopping for a home in a high-demand market and want to gain a competitive edge when making an offer

Let us help you find the right mortgage to complement your investment strategy and pursue your financial goals. Contact me to learn more about the Purchase Pre-approval Program. Then we can schedule a complimentary consultation with a Bank of America Wealth Management Lending Officer.

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Track your loan progress with Home Loan Navigator®

It is easy for you to stay up-to-date on your loan application with Home Loan Navigator® from Bank of America.

Simply log in to Home Loan Navigator® in Mobile or Online Banking, and you'll know exactly what you need to do every step of the way. You can check your loan status online, and manage your to-do list and your documents electronically.


 Sign in	 Get started	 Stay on track
<p>Online or Mobile Banking password to sign in at bankofamerica.com/navigator.</p> <p>If you're not enrolled in Online or Mobile Banking, visit bankofamerica.com/onlinebanking. Note: You can use your home loan application number to enroll.</p>	<p>Step 1 — Click on Mortgage Proposal or Mortgage in Process on the Online Banking Account Overview page.</p> <p>Step 2 — Click Set online delivery and provide consent to electronically receive and sign documents (if you haven't already done so).</p> <p>Step 3 — Click on Action Items to view or eSign documents.</p>	<p>Organize key documents and information: personal information, employer information, assets, tax returns, income information, purchase information, expenses and refinance information</p>

¹ 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 we offer. This is not a commitment to lend; you must submit additional information for review and approval. If you are refinancing to lower your monthly payment or change from a variable-rate to a fixed-rate loan, you should carefully consider the potential increase in the total number of monthly payments and/or the total interest charges paid over the full term of the new refinance loan — especially for borrowers who currently have loan terms less than 30 years.

² When deciding whether an adjustable-rate mortgage (ARM) is right for your situation, you should consider the potential risk of rising rates and payments and such factors as how long you plan to own your home. ARM rates subject to increase after the fixed-rate period.

³ Mortgage 100® and Parent Power® programs require 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. These programs 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.

⁴ Final loan approval is subject to satisfactory appraisal and title review and no change in borrower credit and financial condition. Preapproval is subject to terms and conditions and timely submission of required documentation; ask your lending officer for details. Preapproval does not commit to the continued availability of the loan program. The interest rate shown in a preapproval is based on current market rates and is not locked. You may choose to lock an interest rate after we receive the complete and executed purchase contract. Borrower must submit purchase contract within 90 days of preapproval. If the rate at time of lock is higher, or a rate lock expires prior to funding, or for adjustable-rate loan programs when the index value rises, we must determine your ability to repay the loan at the higher rate, which may lower the loan amount or invalidate the pre-approval. Not available on all loan products. Not available on refinance loans.

Banking, mortgage and home equity products offered by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Equal Housing Lender. 

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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