



Custom residential real estate solutions

The benefits custom home financing provides

If you have complex income or unique borrowing needs, a custom mortgage solution¹ tailored to your needs can put you in the best position to advance your residential real estate goals and may help you:

Preserve liquidity

Maintain your investment strategy and asset allocation²

Create legacies

Traditional mortgages often lack the flexibility needed to support complex financial situations and wealth-building scenarios. Your advisor and a Residential Real Estate Specialist from Bank of America can help you explore options beyond a traditional mortgage and customize a mortgage solution to your unique circumstances.

Consider financing customized for your objectives

Bank of America can customize a mortgage solution for unique and complex needs, such as financing:

- Hobby farms, ranches and vineyards
- Family compounds and estates
- 1-to-4-unit condominiums or co-ops (NY, DC, and Chicago only)
- Construction-to-permanent and lot loans

You can consider various financing options, including fixed and adjustable-rate mortgages, interest-only options,³ blanket mortgages, laddered loans and bridge financing.

Custom residential real estate solutions¹ offer various benefits. For example, construction-to-permanent financing can reduce closing costs and administrative tasks, which deploys a one-time close borrowing structure and transitions your loan from the construction phase to a permanent mortgage.

You could also leverage the finance program’s pre-approval status to gain a negotiating advantage. Bank of America can tailor terms for your needs and extend financing to a variety of ownership entities, including trusts, limited liability companies and family limited partnerships.

Banking, mortgage and home equity products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation (“BofA Corp.”). Equal Housing Lender. 

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Enjoy personalized and dedicated support

A dedicated Residential Real Estate Specialist will partner closely with you and your advisor to create a custom mortgage solution that fits your individual needs and preferences. For example, the solution can potentially complement your investing goals and utilize tax-minimization strategies to help you build and preserve wealth. In summary, a Residential Real Estate Specialist:

- Provides dedicated support and attention throughout the entire mortgage process
- Specializes in mortgages for high-net-worth and ultra-high-net-worth clients
- Leverages expertise in originating sophisticated loan structures
- Navigates complex income and wealth scenarios



Receive relationship pricing discounts

Bank of America offers interest rate reductions for custom residential real estate loans. You will receive an interest rate reduction on your loan if you:

- Have \$3 million in total, qualifying personal deposit and investment balances with Bank of America, Bank of America Private Bank or Merrill at the time of application⁴

or

- Transfer qualifying assets from another financial institution to eligible personal accounts with us at least ten days before the anticipated closing date

and

- Have or open a Bank of America personal checking account prior to closing

0.50%

interest rate reduction⁴

when you have \$10 million or more in qualified assets

Or receive:

0.375%

interest rate reduction⁴

when you have \$3 million to \$9,999,999 in qualified assets

Relationship pricing is limited to a maximum 0.50% interest rate reduction.

¹ Borrower is responsible for fees. Minimum borrower liquidity of \$3,000,000 or \$5,000,000 net worth (including primary residence), and \$1,000,000 post-closing liquidity. The minimum loan amount is \$2,000,000. Other restrictions apply, ask for details. Custom residential real estate financing may involve special risks and is not suitable for everyone. Please obtain advice from your third-party legal, tax, insurance and accounting advisors before changing or implementing any financial, tax or estate planning strategy and to determine what custom residential real estate solution might be right for you.

² Asset allocation does not ensure a profit or protect against loss in declining markets.

³ **Some loans offered by Bank of America have a payment option that allows you to pay only the interest on the money you borrow for the first 10 years of the loan. If you pay only interest, you will still owe the original amount borrowed at the end of the 10-year period, and your monthly payment will significantly increase because you must pay back the principal as well as interest. Ask about your payments after the end of the interest-only period and carefully consider the possibility of "payment shock." If you are considering an adjustable-rate mortgage, ask about your payments if interest rates increase. Loans with an interest-only payment option may require a lower loan-to-value ratio, other restrictions apply. Ask for details.**

⁴ How the rate reductions work: At least one borrower or guarantor must have or open a personal Bank of America checking account open prior to loan closing. Relationship pricing is limited to a maximum 0.50% interest rate reduction regardless if you are eligible to receive a separate rate reduction from Bank of America.

Additional information 0.375% rate reduction:

To be eligible for a rate reduction, Custom mortgage borrowers and/or guarantors must (1) have a verified combined qualifying balance of \$3,000,000 – \$9,999,999 in existing qualifying personal Bank of America deposit account(s) and/or qualifying Merrill investment account(s) and/or Bank of America Private Bank account(s) with verification of existing balances at time of application, or (2) after borrower(s) apply for a Custom mortgage loan, transfer qualifying balances from another financial institution into one or more qualifying personal Bank of America account(s), Bank of America Private Bank account(s), or Merrill investment account(s) with verification of existing balances at least ten calendar days prior to the anticipated closing date, and (3) close a Custom mortgage loan with Bank of America. Qualifying transferred balances must be transferred and receipt verified by Bank of America prior to loan closing. Not all borrowers or accounts will qualify.

Additional information 0.50% rate reduction:

To be eligible for a rate reduction, Custom mortgage borrowers and/or guarantors must (1) have a verified combined qualifying balance of at least \$10,000,000 in existing qualifying personal Bank of America deposit account(s) and/or qualifying Merrill investment account(s) and/or Bank of America Private Bank account(s) with verification of existing balances at time of application, or (2) after borrower(s) apply for a Custom mortgage loan, transfer qualifying balances from another financial institution into one or more qualifying personal Bank of America account(s), Bank of America Private Bank account(s), or Merrill investment account(s) with verification of existing balances at least ten calendar days prior to the anticipated closing date, and (3) close a Custom mortgage loan with Bank of America. Qualifying transferred balances must be transferred and receipt verified by Bank of America prior to loan closing. Not all borrowers or accounts will qualify.

The net amount of new balances must be in excess of any settlement charges you'll be paying from your accounts with us. Examples of settlement charges include a down payment on a purchase mortgage and costs you will be paying on or before closing. New balances must be transferred from personal deposit or investment accounts at a financial institution other than Bank of America, Merrill or Bank of America Private Bank. Business, gifted or borrowed funds, such as funds from a business account, Home Equity Line of Credit, Loan Management Account® or other securities-based lending accounts do not count towards the balance requirement.

For new or existing qualifying balances you must be the account owner or co-owner of the qualifying personal Bank of America account(s), Bank of America Private Bank account(s), or Merrill investment account(s). The pre-closing disclosures we provide you may not reflect the reduced interest rate. If all the eligibility criteria are met, we will apply the interest rate reduction and the lower interest rate will be reflected on your mortgage Note and other closing documents. Notification of completed transfers less than 10 calendar days prior to the closing date jeopardizes closing your loan on time with the expected discount and may require you to make a choice of either closing on time (without the discount) or delaying your closing to give us time to verify the transfer and apply the discount. Additional documentation may be required, such as additional account statements or other documentation, explaining the source of transferred funds. When transferring new balances, carefully consider any associated fees, penalties, taxes, or costs associated with funds withdrawal. Bank of America may modify or terminate this offer at any time without notice. This benefit is non-transferable.

Credit facilities are provided by Bank of America, N.A., Member FDIC, its subsidiaries or other bank subsidiaries of Bank of America Corporation, each an Equal Opportunity Lender. All loans and collateral are subject to credit approval and may require the filing of financial statements or other lien notices in public records. Asset-based financing involves special risks and is not for everyone. When considering an asset-based loan, consideration should be given to individual requirements, asset portfolio composition and risk tolerance, as well as capital gains, portfolio performance and expectations, and investment time horizon. A complete description of the loan terms will be found in the individual credit facility documentation and agreements. Clients should consult with their independent tax and legal advisors.

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Custom residential real estate financing may involve special risks and is not suitable for everyone. Please obtain advice from your third-party legal, tax, investment and accounting advisors before changing or implementing any financial, tax or estate planning strategy and to determine what custom residential real estate solution might be right for you.

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