



Let's find a loan that's right for you

Thanks to our relationship with your employer, 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.*

In addition to conventional fixed-rate and adjustable-rate mortgages, we offer specialty mortgages including:

Affordable Loan Solution[®] mortgage¹	Down payment as low as 3% and no mortgage insurance required — can help make buying a home more affordable for modest-income buyers
Freddie Mac[®] Home Possible[®] loan¹	Down payment as low as 3% and a competitive rate. Mortgage insurance is required; however, it's at a reduced cost compared to most conventional loans.
FHA loan²	Down payment as low as 3.5%
VA loan³	Flexible qualifying guidelines for U.S. veterans
Jumbo loan⁴	Financing for homes up to \$5 million
Doctor loan⁵	Down payment as low as 5% for medical professionals

We can also connect you to solutions that can help with down payment and closing costs for modest-income and first-time homebuyers, including affordable mortgages, grant programs, resources and expertise.⁶

Get started: Call 800.641.0453

* You are invited to apply. Your receipt of this material does not mean you have been prequalified 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 nontransferable and may not be combined with any other mortgage offer(s) or rewards offered by Bank of America, including previously agreed discounts. This benefit is only available to employees of participating companies in this 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 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 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 point benefit may not be combined with those programs. Ask for details.

¹ Maximum income and loan amount limits apply. Fixed-rate mortgages (no cash out refinances), primary residences only. Certain property types are ineligible. Maximum loan-to-value ("LTV") is 97%, and maximum combined LTV is 105%. For LTV >95%, any secondary financing must be from an approved Community Second Program. Homebuyer education may be required. Other restrictions apply.


² Monthly Mortgage Insurance Premiums (MIPs) and Upfront Mortgage Insurance Premiums (UFMIPs) apply. Maximum loan amounts vary by county.

³ VA funding fee applies except as may be exempted by VA guidelines. The fee is higher with a zero down payment, and maximum loan limits vary by county. If a down payment of 5% or more is made, the fee is reduced. The VA funding fee is nonrefundable. Ask for details about eligibility, documentation and other requirements.

⁴ Minimum down payment requirements vary by property type and location. Loan amount, interest-only payment option, loan-to-value percentage, property and/or occupancy type may require a higher level of reserves and/or post-closing liquidity. Two separate full appraisals may be required. Excellent credit required, including proof of recent consistent housing payment history. Not available on all loan programs. Other restrictions apply; ask for details.

⁵ An applicant must have, or open prior to closing, a checking or savings account with Bank of America. Applicants with an existing account with Merrill or Bank of America Private Bank prior to application also satisfy this requirement. Eligible medical professionals include: (1) medical doctors who are actively practicing (MD, DDS, DMD, OD, DPM, DO), (2) medical fellows and residents who are currently employed, in residency/fellowship, or (3) applicants who are medical students or doctors and are about to begin their new employment/residency or fellowship within 90 days of closing. Those employed in research or as professors are not eligible. For qualified borrowers with excellent credit. PITIA (Principal, Interest, Taxes, Insurance, Assessments) reserves of 4–6 months are required, depending on loan amount. Minimum down payment requirements vary by property type and location; ask for details.

⁶ Down payment and/or closing cost assistance programs may not be available in your area. Down payment and/or closing cost assistance amount may be due upon sale, refinance, transfer, repayment of the loan, or if the senior mortgage is assumed during the term of the loan. Some programs require repayment with interest, and borrowers should become fully informed prior to closing. Not all applicants will qualify. Minimum credit scores may apply. Sales price restrictions and income requirements may apply. Homebuyer education may be required. Owner-occupied properties only. Maximum loan amounts may apply.

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. Bank of America, N.A., Member FDIC.  Equal Housing Lender. ©2020 Bank of America Corporation. MAP2975086 | FL-02-20-0394 | 00-62-3548NSB | 03-2020