

Are your clients looking for a lower down payment?

Our Affordable Loan Solution[®] mortgage may help¹

Our Affordable Loan Solution[®] mortgage with a **3% down payment requires no mortgage insurance** and may help make home buying more affordable for your modest-income clients.

More details about the program:

- Applicants cannot own additional properties at closing.
- Homebuyer education may be required for first-time homebuyers through a HUD-approved counseling provider, including Connect to Own[®], Bank of America's nationwide network of counselors.¹
- Maximum income and loan amount limits apply, which vary by location.
- Up to 97% loan-to-value/103% combined loan-to-value. (CLTV > 95% requires secondary financing to be a Community Second.)

Contact me to learn how this loan could help your clients and your business, or visit bankofamerica.com/affordableloansolution.



Frank Macikas
Sr Lending Officer
NMLS ID: 532450
630.538.4777 (Direct)
47 E CHICAGO AVE
Naperville, IL 60540
frank.macikas@bankofamerica.com
<https://mortgage.bankofamerica.com/frankmacikas>

LIFE / BETTER CONNECTED[®]



\$200 Cash Bonus

Offer extended – when your clients get a VA, Affordable Loan Solution[®], or FHA mortgage from us, they'll receive a \$200 bonus. Apply by February 15, 2019.²



More help for homebuyers

Your clients can also visit the Bank of America Down Payment Center to search for down payment and cost savings programs in your area.³

Bank of America

¹ Available for fixed-rate purchase loans with terms of 25 or 30 years and on primary residences only. Certain property types are ineligible. Borrower(s) must not have an individual or joint ownership interest in any other residential property at time of closing. Maximum purchase loan-to-value is 97% and maximum combined purchase loan-to-value is 103%. For loan-to-values >95%, any secondary financing must be from an approved Community Second Program; ask for details. Homebuyer education may be required. Restrictions apply regarding co-borrowers. Maximum income and loan amount limits apply.

² 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. \$200 bonus is valid for eligible loans (FHA, VA or Affordable Loan Solution[®]) on completed first-lien purchase mortgage or refinance applications received between April 16, 2018 and February 15, 2019 that fund with Bank of America. Bank of America offers FHA and VA refinance loans to existing Bank of America home loan clients only. Bank of America may modify or terminate this offer at any time without notice. Bonus is non-transferrable, is limited to one bonus per loan, and does not apply to home equity lines of credit, business or second mortgages. Bonus can be combined with other mortgage benefits. A check will be issued to the primary borrower on the loan within 60 days after the mortgage funds. The value of this bonus you receive may constitute taxable income. In addition, Bank of America may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you that reflects the value of such bonus. Please consult your tax advisor, as neither Bank of America, its affiliates, nor their employees provide tax advice.

³ 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, or 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.

THIS INFORMATION IS NOT INTENDED OR AUTHORIZED FOR CONSUMER DISTRIBUTION. 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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