Help meet your financing needs with extra borrowing power

Whether you’re buying a primary residence, a vacation property or refinancing an existing loan, a jumbo mortgage may be an appropriate solution. In fact, a jumbo mortgage may help you afford a luxury home by tapping into your financial potential and giving you the extra borrowing power you need based upon objective credit qualifying terms and conditions. Plus, you may be able to take advantage of a pricing discount through the Merrill Lynch Home Loans™ Relationship Pricing1 program.

What is a jumbo mortgage?
Jumbo mortgages are loans that do not conform to guidelines established by the Federal National Mortgage Association (FNMA or Fannie Mae) and Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac), such as loan amounts that exceed the conventional loan limit of $417,000 (set annually based on median home prices nationwide) and traditional underwriting policies. Features include:

• Large loan amounts available up to $2,000,000 to qualified applicants. Larger loan amounts may be available on a case-by-case basis to qualified applicants.
• No prepayment penalties
• Available with 100% financing programs

Choose from a range of flexible mortgage options

• Prime First® adjustable-rate mortgage
  – Interest-only payments2 for initial term of the loan3
  – May help maximize your liquidity by lowering your monthly mortgage payments
• Competitive rates based on LIBOR (London Interbank Offered Rate) index
• Fixed-rate mortgages
  – Fixed amortized payments for the life of the loan
  – Interest-only payment2 option available to qualified applicants
• 3-, 5-, 7- and 10-year term adjustable-rate mortgages3
  – Customize your rate and payment by selecting the initial rate period that matches the length of time you plan to live in your home
  – Interest-only2 and amortizing payments available to qualified applicants

The Merrill Lynch advantage
Experience and insight
Merrill Lynch Home Loans™ has been offering home financing since 1981, providing competitive home financing solutions, designed to complement your overall investment strategy and maximize your net worth.

We believe relationships are built over a lifetime, not in a single transaction. Our financial advisors have the experience to provide you with customized wealth management guidance, including access to a variety of mortgage options to fit your unique needs.

To learn more, please contact:
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NMLS ID: 578701
Merrill Lynch
1010 Northern Boulevard
Great Neck, NY 11021
800.876.8770 ext. 3356
Dennis.Singh@ML.com
Complement your strategy with innovative financial solutions

The right mortgage should do more than just meet your home financing needs. Your mortgage can be one of the cornerstones of successfully building your wealth. Your Merrill Lynch financial advisor can provide information about how a mortgage from Merrill Lynch Home Loans™ can fit into your overall wealth management strategy.

Be rewarded for your total relationship

Your business and continued trust are important to us. So we’ve designed the Merrill Lynch Home Loans™ Relationship Pricing program to reward you for your total relationship as noted on the following chart. Discounts may be available for clients with assets with Merrill Lynch and/or deposits with Bank of America, N.A.¹

Get started today

To learn more about Merrill Lynch Home Loans™ jumbo mortgages or other home financing solutions, talk to your financial advisor or visit merrillhomeloans.com.

Merrill Lynch Home Loans™ Relationship Pricing¹

<table>
<thead>
<tr>
<th>Nonconforming (Jumbo) mortgages</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualified asset requirement</td>
<td>Rate discount</td>
</tr>
<tr>
<td>$1,000,000–$4,999,999</td>
<td>0.125%</td>
</tr>
<tr>
<td>$5,000,000+</td>
<td>0.250%</td>
</tr>
</tbody>
</table>

Receive the client service you deserve

With a Merrill Lynch Home Loans™ mortgage, we strive to provide a superior client service experience throughout your loan process to help ensure that it is easy and efficient. Your financial advisor, Merrill Lynch Home Loans™ representatives, and online resources can help you track the status of your loan request and access ongoing information. It’s part of our commitment to providing you with the helpful and convenient services you expect for your jumbo mortgage or other home financing needs.

¹ Relationship pricing discounts are only available to individuals (natural persons) who have a vested interest in the proposed mortgaged property. To be eligible for the rate discount, the client must have assets totaling at least $1,000,000 (additional discounts may be available for higher asset levels) with MLPF&S or BANA prior to loan closing. Assets may be held in a combination of MLPF&S brokerage accounts, as well as accounts held at Bank of America N.A. The client is not required to have any particular type of account to receive the relationship pricing discount. All assets are subject to verification for eligibility prior to closing.

IMPORTANT NOTE: Clients are NOT required to trade or hold securities or open or maintain an MLPF&S account in order to obtain relationship pricing for BANA mortgages. If the client wants to meet the balance threshold entirely through BANA deposits, he or she is entitled to do so.

² “Interest-only” mortgages allow you to pay only the interest on the money you borrow for a certain number of years. If you only pay the amount of interest that’s due, once the interest-only period ends, you will still owe the original amount you borrowed and your monthly payment will increase — even if interest rates stay the same — because you must pay back the principal as well as interest. You should ask what the payments on your loan will be after the end of the interest-only period. If you are considering an adjustable-rate mortgage, ask about what your payments can be if interest rates increase. Visit our website at merrillhomeloans.com for more information about the risks of interest-only mortgages.

³ When deciding whether an adjustable-rate mortgage 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.

Merrill Lynch Home Loans™ residential mortgage programs are offered and funded by Bank of America, N.A., 4804 Deer Lake Drive East, Jacksonville, FL 32246-6484; toll-free telephone: 800.854.7154; NMLS ID 399802. Merrill Lynch, Pierce, Fenner & Smith Incorporated, 4 World Financial Center, New York, NY 10080, toll-free telephone: 800.338.2814, Member, Securities Investor Protection Corporation (SIPC), does not make commitments for or fund loans. Residential mortgage programs, options, and property types are not available in all states and jurisdictions and are subject to change without notice.

Loans are offered on properties in all 50 states, the District of Columbia, the U.S. Virgin Islands and Puerto Rico. Additional terms, conditions, restrictions and costs may apply.

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