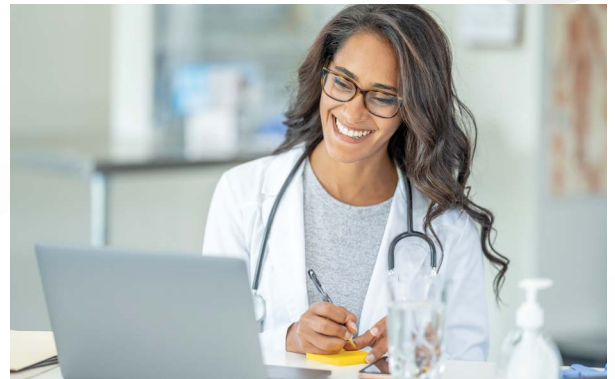


Bank of America[®] Doctor Loan

Pursue your home financing goals and your career



As a medical professional, pursuing your home financing goals while you're pursuing your career goals can present a unique set of challenges. If you're a medical resident, fellow, licensed and practicing doctor, dentist, or other eligible medical professional, the Bank of America[®] Doctor Loan may make it easier for you to qualify for a mortgage on your primary home with benefits that may allow you to:

- Exclude your student loan debt from the total debt calculation.¹
- Close on your new home up to 90 days prior to starting your new position.²
- Lower your down payment:³
 - 3% on mortgages up to \$850,000
 - 5% on mortgages up to \$1 million
 - 10% on mortgages up to \$1.5 million
 - 15% on mortgages up to \$2 million

The Bank of America Doctor Loan is designed to meet the needs of medical professionals who have student loans after years of education, have accepted a new position or residency/fellowship, and are now looking to purchase a home.⁴

As a complement to your investment relationship, I can introduce you to an experienced wealth management lending officer from Bank of America who can help you find the right mortgage for you and who understands the level of service you need as a busy medical professional.

More rewarding

Preferred Rewards members have access to mortgage interest rate discounts or a reduction in the origination fee.

Diamond and Diamond Honors members receive an interest rate reduction on a new purchase or refinance standard mortgage with enrollment in PayPlan, our automatic mortgage payment service, from a Bank of America checking or savings account. You can enroll in PayPlan in Home Loan Navigator[®] using Bank of America Online Banking or the Mobile App after submitting your mortgage application.⁵

Gold, Platinum and Platinum Honors members receive a reduction in the origination fee on a new purchase or refinance standard mortgage.⁵

Or, get a reduction based on new assets transferred prior to closing.⁶ Relationship pricing is limited to a maximum 0.375% interest rate reduction.

Contact me to learn more

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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See next page for additional important disclosure information.

¹ Additional documentation is required.

² If applicant's employment does not commence until after closing, in addition to the minimum cash reserves required, sufficient reserves to handle all debt obligations between closing and employment start date up to an additional 90 days must be verified.

³ Minimum down payment requirements vary by property type and location; ask for details.

⁴ 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) for salaried employees only: medical students and medical doctors who are about to begin their new employment/residency for fellowship within 90 days of closing. Those employed in research or as professor are not eligible. For qualified borrowers with excellent credit, PITIA (Principal, Interest, Taxes, Insurance, Assessments) reserves of 4–12 months are required, depending on loan amount.

⁵ The origination fee reduction and/or interest rate reductions are offered to clients who are enrolled or are eligible to enroll in Preferred Rewards, based on their rewards tier at the submittal of a mortgage loan application to Bank of America, N.A., for a new purchase or refinance loan (for co-borrowers, at least one applicant must be enrolled or eligible to enroll). The rewards tier is not subject to adjustment after the application is submitted. The origination fee reduction (\$200 for Gold tier, \$400 for Platinum tier and \$600 for Platinum Honors tier) will not exceed the amount of the Lender Origination Fee. In order to receive the full Diamond and Diamond Honors interest rate reduction (0.25% for Diamond tier and 0.375% for Diamond Honors tier), the client must be approved for an eligible loan and enroll in PayPlan, our automatic payment service, designating an eligible Bank of America checking or savings account. To allow us to apply and disclose the interest rate reduction and close the loan timely, we encourage Diamond and Diamond Honors tier clients to enroll in PayPlan as soon as possible and prior to the expected loan closing date. PayPlan is not available on VA and FHA products and Diamond and Diamond Honors tier clients closing loans without PayPlan enrollment receive a 0.125% interest rate reduction benefit. For adjustable rate mortgages (except PrimeFirst[®]), the discounts are applied to the interest rate only during the initial fixed-rate period. For PrimeFirst[®] adjustable rate mortgages, the discount is applied to the margin and cannot reduce the margin below 0%. Some Preferred Rewards benefits cannot be combined with other offers. All mortgage interest rate reduction offers may be subject to a maximum interest rate reduction limit. For further details, visit the Preferred Rewards section of the [Personal Schedule of Fees](#). Preferred Rewards benefits are non-transferable and are not available with Custom Residential Real Estate financing.

⁶ **How this "transferred balance" rate reduction works:** (1) have or open a new personal Bank of America checking account, (2) after you apply for an eligible Bank of America mortgage, transfer \$250,000–\$999,999 (0.125% rate reduction), or \$1,000,000–\$2,999,999 (0.250% rate reduction), or \$3,000,000 or more (0.375% rate reduction) ("New Balance(s)") 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), and (3) close a mortgage loan in first lien position with Bank of America. One transferred balance rate reduction per loan. Relationship pricing is limited to a maximum 0.375% interest rate reduction. Eligible transferred balances must be transferred and receipt verified by Bank of America prior to loan closing. These benefits are not available on custom residential real estate solutions. Enrollment in PayPlan prior to loan closing is required for certain mortgage products. PayPlan enrollment is available in Home Loan Navigator[®] via Bank of America Mobile and Online Banking after submitting a mortgage application.


Information you'll need to provide: (1) two months of the most recent statements or most recent quarterly statement from the transfer account(s), including current balance, (2) a deposit or transfer receipt from Bank of America, Bank of America Private Bank or Merrill.

Additional information and requirements: Interest rate reductions are not available on FHA or VA loans, conforming loan investment properties or custom residential real estate solutions. Bank of America may modify or terminate this offer at any time without notice. This benefit is non-transferable. New Balances must be transferred after the mortgage application date and must be in excess of any down payment or settlement charges you will be paying from a Bank of America, Bank of America Private Bank or Merrill account. Settlement charges include costs you will be paying on or before closing for the mortgage loan transaction. New Balances can be transferred from personal checking, savings, Certificates of Deposit (CDs) or brokerage accounts at a financial institution other than Bank of America, Merrill or Bank of America Private Bank. Borrowed or gifted funds, such as from a Home Equity Line of Credit or other line of credit, do not count toward the New Balance transfer requirement. The New Balances must be transferred to a qualifying personal account, which includes: Bank of America personal checking, savings, CDs, and personal Merrill or Bank of America Private Bank accounts. Only personal accounts on which you are an Owner or Co-Owner count toward your transferred balances. New Balances transferred to business banking accounts are not eligible. To be eligible for this reduction, you must have, or open prior to completion of New Balance transfers, a personal Bank of America checking account. The pre-closing disclosures we provide you may not reflect the reduced interest rate. New Balance Transfers will be verified no fewer than 10 calendar days prior to your estimated closing date. 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. New Balances transferred less than 10 calendar days before the anticipated mortgage closing date may delay your actual mortgage closing date if you desire to take advantage of the reduced interest rate offer. If you are already eligible to receive the maximum 0.375% interest rate reduction, there would not be an additional reduction benefit to transferring funds as described in this offer. If you are already eligible to receive a 0.125% interest rate reduction, then the maximum benefit you could receive, regardless of whether you transferred more than \$3,000,000 as described in this offer, is an additional 0.250% interest rate reduction, resulting in meeting the maximum 0.375% interest rate reduction cap. 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.


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Banking, mortgage and home equity products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

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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