



We offer mortgage options to fit your needs



1 A DreamMakerSM mortgage is only available for purchase and no-cash-out-refinance of a primary residence 1-4 unit property for 30-year fixed-rate terms. Income limits apply and a homebuyer education course is required when all mortgage applicants who will occupy the residence are first-time homebuyers.

2 For down payments less than 20% on conventional loans, Mortgage Insurance (MI) may be required and MI charges may apply.

3 A 3% down payment on a 30-year, fixed-rate loan of \$250,000 with an interest rate of 6.375% / 7.0818% APR will have 360 monthly principal and interest payments of \$1,559.67. Payments shown do not include taxes, homeowners insurance, or mortgage insurance (if applicable). Actual payments will be higher. This is assuming a New Jersey purchase transaction, 45-day lock, 97% LTV, 720 FICO, detached single family, owner-occupied, closest to zero discount points, rates change daily.

4 Eligibility for gift fund contributions may vary based on loan product type and donor. Examples of permitted donors may include, but are not limited to, family members, domestic partners, employers and close friends with a clearly defined relationship with the borrower. The donor cannot be, nor have any affiliation with the builder, the developer, the real estate agent or any other interested party to the transaction. Other restrictions apply. Please contact a Home Lending Advisor for more details.

5 Standard Agency mortgages require at least one customer on the loan be a first-time homebuyer to be eligible for the LTV or CLTV>95%. Homebuyer education requirements may apply.

6 A 3% down payment on a 30-year, fixed-rate loan of \$250,000 with an interest rate of 6.625% / 7.3434% APR will have 360 monthly principal and interest payments of \$1,600.78. Payments shown do not include taxes, homeowners insurance, or mortgage insurance (if applicable). Actual payments will be higher. This is assuming a New Jersey purchase transaction, 45-day lock, 97% LTV, 720 FICO, detached single family, owner-occupied, closest to zero discount points, rates change daily.

7 FHA loans require an up-front mortgage insurance premium (UFMIP), which may be financed, or paid at closing, and an FHA annual mortgage insurance premium (MIP) paid monthly will also apply.

8 A 3.5% down payment on a 30-year, fixed-rate loan of \$250,000 with an interest rate of 6.625% / 7.5392% APR will have 360 monthly principal and interest payments of \$1,600.78. Payments shown do not include taxes, homeowners insurance, or mortgage insurance (if applicable). Actual payments will be higher. This is assuming a New Jersey purchase transaction, 60-day lock, 96.5% LTV, 720 FICO, detached single family, owner-occupied, closest to zero discount points, rates change daily.

9 Veterans, Servicemembers, and members of the National Guard or Reserve may be eligible for a loan guaranteed by the U.S. Department of Veteran Affairs (VA). A Certificate of Eligibility (COE) from the VA is required to document eligibility. Restrictions and limitations apply.

10 For the Adjustable-Rate Mortgage (ARM) product, interest is fixed for a set period of time, and adjusts periodically thereafter. At the end of the fixed-rate period, the interest and payments may increase according to future index rates. The APR may increase after the loan closes.

11 **Important Notice to Servicemembers and Their Dependents:** A refinance may not be advantageous to you if you are currently eligible for benefits provided by the Servicemembers Civil Relief Act (SCRA). If you are an SCRA-eligible customer and have questions about the SCRA or about refinancing, please discuss with your Home Lending Advisor. The amount you save on a refinance mortgage may vary by loan. If a refinance mortgage has a longer term than remains on your current loan, you will incur additional interest charges for the extended term.

12 Loans up to 55% of a home's value are available on a purchase or refinance with no cash back, subject to property type, a required minimum credit score and a minimum amount of monthly reserves (i.e., you must set aside enough money in reserve to make a specified number of monthly mortgage payments [principal, interest, taxes, insurance and assessments] after the loan closes). Product restrictions apply.

13 The Chase Homebuyer Grant is available on primary residence purchases only. You may be eligible for either \$2,500 or \$5,000 in savings when applying for a DreamMakerSM, Standard Agency, FHA and VA home purchase mortgage loan product and where applicable census tract requirements are met. Income limits and homebuyer education may apply on a DreamMaker mortgage. The Chase Homebuyer Grant funds will be applied at purchase loan closing first to points on the loan, if any, then to closing fees, then to non-chase fees or down payment. Grant funds may not be used for the down payment on an FHA purchase loan. Speak with a Chase Home Lending Advisor for more information on the savings, including the location eligibility. The Homebuyer Grant may be considered miscellaneous income and may be reportable on Form 1099-MISC (Miscellaneous Information) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) to you.

14 **Chase Closing Guarantees and Eligibility:** These requirements must be met: (1) Apply for a first-time homebuyer mortgage with Chase; and (2) Provide a complete application package, which includes all requested supporting documentation and signed disclosures, and a fully-executed purchase contract with all pages. (3) Conventional Loans: Closing date must be at least 31 calendar days after receipt of a complete application package, except for a cooperative project (co-op) which requires 60 calendar days. For any new construction property that receives an initial appraisal subject to repairs/completion, a final inspection is required. Chase guarantees closing within 3 business days of receipt of a satisfactory final inspection. (4) FHA/VA loans: Closing date must be at least 30 calendar days after receipt of a complete application package. When an FHA/VA final inspection is required for new construction or specific home repairs, Chase guarantees closing within 5 business days from receipt of a satisfactory final inspection or satisfactory proof of final repairs. If property is a condo, the condo must be FHA or VA (as applicable) approved at the time of submission of the home loan application.

Product Exclusions: Refinances, transactions involving Consolidation, Extension and Modification Agreements (CEMAs) or loan amounts \$2 million or greater.

Ineligibility: The Chase Closing Guarantee does not apply if the following occur: Customer or seller initiates changes (1) to the original closing date documented in the purchase contract; or (2) within 10 calendar days of closing that impact the loan amount, product type, interest rate or initial rate lock. The Chase Closing Guarantee also does not apply if delays occur as a result of (1) completion of new construction, improvements or repairs being made to the subject property; (2) Failure by the customer or seller to meet contract terms and requirements, including seller-related delays; (3) Force majeure events, including weather or a natural disaster; (4) Third parties other than Chase-required service providers; or (5) Customer's failure to respond to Chase requests in a timely manner (e.g., within 2 business days). Additionally, the Chase Closing Guarantee does not apply for transactions in a direct personal, financial or business relationship existing among any of the parties to the transaction (non-arm's length transactions). Chase reserves the right to amend, terminate or withdraw the Chase Closing Guarantee at any time without prior notice. Closing guarantees previously held at JPMorgan Chase & Co. or any of its affiliates may also not be eligible. Any existing funds or new deposit and/or investment assets held with JPMorgan Chase & Co. and any of its affiliates are not eligible. Funds from your eligible transfer amount (you will not be penalized for changes in market value). If the loan amount changes prior to closing, the rate discount will be adjusted accordingly. Funds that settle in a customer's deposit and/or investment accounts 14 calendar days or more prior to completion of a mortgage application are not eligible for the new money discount. New money funds cannot be used for more than one loan.

Combined discount: You can qualify for both the existing balance discount and the new money discount. However, new money deposit and/or investment funds cannot be applied to both discounts. The rate discount for the existing balance or the employee mortgage rate discount is capped at a max percentage; please talk with a Home Lending Advisor for the current cap.

Loan closing: If the funds needed to qualify for the existing balance discount and/or the new money discount are not in the customer's account at least 10 calendar days prior to the scheduled closing date, the customer can choose to close the loan without the rate discount or extend the closing date, for which a fee may be charged. Customer may qualify for a post-close rate discount if funds are received and settled within 30 days of closing. Post-close rate discounts may not be taking effect.

Account eligibility: Qualifying personal banking and/or investment balances will be used in determining the appropriate mortgage rate discount. However, business, deferred compensation, student, custodial, 529b college savings, donor-advised funds, select retirement investment accounts and non-asseted 529 accounts do not qualify. This is not intended as an exhaustive list of eligible or ineligible accounts, which are subject to change; please talk with a Home Lending Advisor.

Chase reserves the right to amend, terminate or withdraw the rate discount at any time without prior notice. Bank deposit accounts, such as checking and savings, may be subject to approval. Deposit and home lending products provided by JPMorgan Chase Bank, N.A. Member FDIC.

J.P. Morgan Wealth Management is a business of JPMorgan Chase & Co., which offers investment products and services through J.P. Morgan Securities LLC (JPMS), a registered broker-dealer and investment adviser, member FINRA and SIPC. Insurance products are made available through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. Certain custody and other services are provided by JPMorgan Chase Bank, N.A. (JPMCB), JPM, CIA and JPMCB are affiliated companies under the common control of JPMorgan Chase & Co. Products not available in all states.

INVESTMENT AND INSURANCE PRODUCTS ARE:

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See what mortgage products might work for you

Ideal customerBenefits

Chase DreamMakerSM Mortgage¹	<ul style="list-style-type: none">• Low down payment² option, can use gift or grant funds• Want a lower monthly payment or reduced down payment• Have a credit score of at least 620	<ul style="list-style-type: none">• Reduced mortgage insurance requirements may result in lower monthly payments• Down payment options as low as 3%,³ which can be entirely from gift funds⁴
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Standard Agency (Freddie Mac or Fannie Mae)⁵	<ul style="list-style-type: none">• May need a low down payment² option, can use gift or grant funds• Have a credit score of at least 620	<ul style="list-style-type: none">• No income limit• Down payment options as low as 3%,⁶ which can be entirely from gift funds⁴• No upfront mortgage insurance premium
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FHA (Government loan)⁷	<ul style="list-style-type: none">• May need credit history flexibility• Need a low down payment² option	<ul style="list-style-type: none">• Competitive rates and flexible guidelines on down payment, use of gift funds and credit history• Down payment as low as 3.5%,⁸ which can include the use of gift funds⁴
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VA (Government loan)⁹	<ul style="list-style-type: none">• Veteran or active-duty servicemember• Member of the National Guard or Reserve• May need low or no down payment loan	<ul style="list-style-type: none">• 0% down payment option• No monthly mortgage insurance
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Fixed-rate	<ul style="list-style-type: none">• Plan to stay in the home for a long time• Have relatively stable income	<ul style="list-style-type: none">• Predictable monthly principal and interest payments, available in 15-year or 30-year terms
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Adjustable-rate¹⁰	<ul style="list-style-type: none">• Expect to move or refinance¹¹ within the first few years	<ul style="list-style-type: none">• Ability to structure lower payments for the first few years versus fixed-rate mortgages
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Jumbo¹²	<ul style="list-style-type: none">• Need to finance amount greater than conforming loan limit (varies by area), up to \$9.5 million on an eligible primary residence or second/vacation home• Financing up to 85% of your home's value (up to \$3 million) with no mortgage insurance• In some instances, financing up to 89.99% of a primary home's value	
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You may also benefit from these programs:

Chase Homebuyer Grant	<ul style="list-style-type: none">• Considering a property that meets grant location requirements	<ul style="list-style-type: none">• In select areas across the country, you could get \$2,500 or \$5,000 toward a new home with the Chase Homebuyer Grant¹³, to qualify, the home must be your primary residence
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Chase Closing Guarantee	<ul style="list-style-type: none">• Purchasing a home	<ul style="list-style-type: none">• Guaranteed on-time closing or get \$5,000, if you qualify¹⁴
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Chase Relationship Pricing Program	<ul style="list-style-type: none">• Chase customers who have at least \$500,000 in existing eligible accounts or who meet the new deposit/investment asset transfer requirements	<ul style="list-style-type: none">• Receive mortgage rate discounts based on new and existing balances. Max rate discounts apply¹⁵
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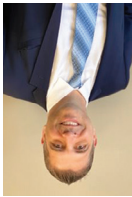
Chase Homebuyer Advantage with Lock and Shop¹⁶ Program	<ul style="list-style-type: none">• Looking to buy a home, but have not yet found a property• Want to know what you can afford	<ul style="list-style-type: none">• Confidence in knowing what you can comfortably afford• A conditional approval letter, typically valid for 90 days¹⁷• Get to closing more easily since we'll have an application in-process with much of the paperwork already complete
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Chase HomeBuilder Program¹⁸	<ul style="list-style-type: none">• Want peace of mind while building a new home	<ul style="list-style-type: none">• Rate locks for up to 360 days with a float-down option if interest rates drop; fees may apply
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Whether you're buying a new home or refinancing, we're dedicated to providing personal guidance.

Contact me today to discuss all of your home financing options.



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