

Chase Homebuyer Advantage^{SM,1} with Lock and Shop²

Your clients can lock in a rate and shop for a home with confidence

With interest rates changing daily, it's important for your clients to lock in their rate. Chase Homebuyer Advantage with Lock and Shop protects them from interest rate increases for 90 days with no upfront fees. Plus, they get a conditional approval letter to show sellers they're serious buyers.

Chase Closing Guarantee

Your clients can have peace of mind knowing we promise an on-time closing for eligible products in as soon as three weeks or they'll get \$5,000, if they qualify.³ See back for more details.

Chase Homebuyer Grant^{SM,4}

Your clients could get \$2,500 or \$5,000 toward buying a home. To qualify, the home has to be their primary residence and located in one of select areas across the country.

Contact me today for more information.



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Chase Homebuyer Advantage with Lock and Shop gives your clients:

- Confidence in knowing what they can comfortably afford
- A 90-day rate lock with 60 days to find a home
- A one-time option to lower their rate if rates drop before closing
- A conditional approval letter to show sellers they're serious buyers
- An easier path to closing since we'll have an application in-process with much of the paperwork already complete



For real estate and lending professionals only and not for distribution to consumers. This document is not an advertisement for consumer credit as defined in 12 CFR 1026.2(a)(2).

¹A conditional approval issued through the Chase Homebuyer Advantage Program is based on a comprehensive underwriting review of your credit, income, and assets, and is valid for a designated period of time to extend a home purchase loan up to a specified amount. The issuance of a conditional approval letter is not a loan commitment or a guarantee for loan approval, but is subject only to the following conditions: (i) the identification of a suitable property; (ii) no new information materially changes about your financial condition or creditworthiness prior to closing; and (iii) conditions typically connected to a home loan application that are not related to your financial condition or creditworthiness. Conditional approvals are for consumers searching for properties and are not available on all products. Contact a Home Lending Advisor for details.

²The Lock and Shop program will lock interest rates for up to 90 days on the purchase of a primary residence. The Lock and Shop program is only available with Homebuyer Advantage. Property address must be identified within 60 days after the lock date, or the loan's pricing will return to the current market rate with the option to lock again. A one-time rate float-down option is available after the property address is identified. The float-down option is valid for 30 days and may not exceed the original lock expiration date. If the residence type changes to a second home or investment property, the rate float-down option will no longer be available. Rate extensions are available after the property is identified and fees may apply.

³Ask me about eligibility, timing and documentation requirements. Contract closing date must be at least 21 calendar days (30 calendar days for FHA- and VA-insured loans and 60 calendar days for all cooperative project [co-ops] purchases) after receipt of a completed mortgage application, supporting documents and a fully executed purchase contract. Loan type, property type and other restrictions and limitations apply. This offer is subject to change at any time without notice. All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply. The Chase Closing Guarantee may be reported on Form 1099-MISC. Your clients should contact their tax advisor or the IRS for more details.

⁴The Chase Homebuyer Grant is available on primary-residence purchases only. Customer may be eligible for the \$2,500 or \$5,000 savings when applying for a DreaMakerSM, 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 DreaMaker mortgage.

The Chase Homebuyer Grant funds will be applied at purchase loan closing first to points on the loan, if any, then to Chase fees, then to non-Chase fees or down payment. Grant funds may not be used for the down payment on an FHA purchase loan. 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 the customer and the IRS, for the year in which they are awarded. We encourage customers to consult with a personal tax advisor for questions about the impact to personal income tax returns.

All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply.



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