





# Looking For An Opportunity To Reduce Your New Mortgage Interest Rate?

Bank of America is offering Merrill clients, who transfer \$250,000 or more into a qualifying Merrill investment account or personal Bank of America® banking account, an interest rate reduction on a new first mortgage with Bank of America.

Here's how much you could lower your rate by transferring qualified funds before closing a Bank of America mortgage.

 Transferred funds	 Interest rate reduction
\$250,000 to \$499,999	0.125% <sup>1</sup>
\$500,000 to \$2,999,999	0.250% <sup>1</sup>
\$3,000,000 or more	0.375% <sup>1</sup>

Relationship pricing is limited to a maximum of 0.375% interest rate reduction per loan and you must have or open a Bank of America checking account.

For more information on this opportunity, please contact me today.



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Sincerely,  
Miller Team

## Our team of advisors

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**Brett Miller-PWM, CFP®, CPWA®, CPM®**  
Project Manager

<sup>1</sup> 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-\$499,999 (0.125% rate reduction), or \$500,000-\$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 bank 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.

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 investment 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.

Banking, mortgage and home equity products offered by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. 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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Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
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