



Real benefits
for you and
your clients



Put the power of Chase behind your clients.

We put your customers first by:

- Always doing the right thing
- Always exceeding expectations
- Always building lasting relationships
- Always being courteous and professional
- Always addressing customer issues

Our customers are your prospects

Nearly half of all U.S. households have a Chase product



Chase Closing Guarantee:

Guaranteed fast closings or your Chase clients get \$1,000.¹

A Chase Home Lending Advisor can help your clients at every step:

1

Pre-qualify them for a mortgage that's within their budget

2

Finalize their purchase mortgage application and submit all required documents

3

Ensure they have a Chase account at time of closing

4

Close in as soon as three weeks after submitting their required documents

¹This Chase Closing Guarantee offer is for Chase customers. Ask a Home Lending Advisor about eligibility, timing and documentation requirements. Contract closing date must be at least 21 calendar days 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.

Features especially for your affluent clients.

Chase Private Client mortgage rate program:

- Exclusive rate discounts for purchase and refinance mortgages based on the clients' total deposits and investments with Chase
- Dedicated team of Chase Private Client mortgage customer specialists, loan processors and underwriters focusing on Chase Private Client applications and their financial needs

The advantages of a Jumbo Mortgage from Chase:

- Primary homes, second homes and investment property advantages¹
- 85% financing on one-unit primary homes with a 700 credit score, no MI²
- Up to 89.99% financing on primary home's value in some instances
- Second-home financing up to 85% LTV up to \$3 million
- 75% LTV available on investment property up to \$1 million

SEE IMPORTANT CHASE PRIVATE CLIENT MORTGAGE RATE PROGRAM DETAILS ON BACK COVER.

¹Only amortizing products are available for investment properties. ²Condos require a minimum FICO of 740 for 85% financing.

Loans up to 85% 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., customer must set aside enough money in reserve to make a specified number of monthly mortgage payments [principal, interest, taxes and insurance] after the loan closes). Financing available up to 89.99% of a home's value on a purchase or Chase-to-Chase refinance with no cash back subject to enhanced credit requirements. Geographic restrictions apply.

Chase Asset Advantage Program: Put your clients' assets to work for them.

The program simplifies the application process for your clients by using only their assets to qualify. Customers with personal financial assets over \$1 million* can experience a simplified application process.

It's a great program for busy self-employed or high net worth clients. No income or employment documents are needed — they can use 100% of the value of personally held assets such as liquid cash accounts, retirement funds, publicly traded equity and certificates of deposit.

- \$1 million in seasoned, personal financial assets
- Up to 80% LTV/CLTV
- Primary or second homes
- Available for fixed, interest-only and ARM products
- Assets at least 3.5 times loan amount
- Minimum 700 FICO



*In order to qualify, customers must have the greater of \$1 million or 3.5 times the loan amount in eligible liquid domestic assets and must have maintained that level of assets for specified time periods. Eligible assets must be in addition to funds needed for down payment, closing costs and reserves. A minimum of \$50,000 must be with JPMorgan Chase Bank, NA or affiliates at the time of mortgage application. Loan-to-value/combined loan-to-value (LTV/CLTV), debt-to-income (DTI), and FICO requirements apply. The program is available for single-family (including condo and co-op) primary residences or second homes only. Ask your Home Lending Advisor for information about eligible assets and other program requirements.

Exclusive DreaMakerSM and Chase Homebuyer GrantSM: Apply \$3,000 toward closing or down payment.

Chase affordable lending products and programs:

DreaMakerSM

- Competitive interest rates on single-family mortgages
- A low 3% down payment option which can come entirely from gift funds
- Reduced mortgage insurance coverage that can be canceled as you pay down principal

Chase Homebuyer GrantSM Program and Homebuyer Education Benefit*

Exclusive Chase Homebuyer Grant and Homebuyer Education Benefit apply \$3,000 toward closing costs or down payment:

- \$2,500 Chase Homebuyer Grant
- \$500 Homebuyer Education Benefit



*The Chase Homebuyer Grant is available on primary residence purchases only. Customer may be eligible for the \$2,500 savings when applying for a DreaMaker, Standard Agency, FHA or VA home purchase mortgage loan product and where applicable census tract requirements are met. The Chase Homebuyer Grant funds will be applied at loan closing first to points on the loan, if any, then to Chase fees, then to non-Chase fees or down payment. Customer may be able to combine a grant amount from Chase with benefits from an FHA or VA loan, but the grant funds may not be used for the down payment on an FHA or VA loan. The \$500 Homebuyer Education Benefit is available on DreaMaker primary residence purchases only. Customer must supply certificate of completion for education course from an approved education provider. The \$500 Homebuyer Education Benefit funds will be applied at loan closing first to points on the loan, if any, then to Chase fees, then to non-Chase fees or down payment. The \$3,000 savings consists of the \$2,500 Chase Homebuyer Grant and the \$500 Homebuyer Education benefit. The Chase Homebuyer Grant and Homebuyer Education benefit may be considered miscellaneous income and may be reportable on Form 1099 MISC (Miscellaneous Income) or Form 1042S (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. For down payments less than 20% on conventional loans, Mortgage Insurance (MI) may be required and MI charges may apply. The DreaMaker mortgage is only available for purchase and no-cash-out refinance of primary 1-4 unit properties for 30-year fixed-rate terms.

Chase Home Buyer AdvantageSM Program: Help make home ownership a reality.

With the Chase Home Buyer Advantage Program, we'll review your clients' income, assets and credit history and provide a conditional letter of approval.*

Help your clients search with an edge



Your clients' closing could be quicker

Most of the paperwork
will already be done



Save them valuable time

When they know what they can afford,
they can focus on homes in their price range



Help them show they're serious buyers

Have them bring their letter
along on their search

*If closing does not occur before expiration of the conditional approval, credit report and other documents may need to be updated.
Results of the mortgage affordability estimate/prequalification are guidelines; the estimate is not an application for credit and results do not guarantee loan approval or denial.

Advantages for builders and condo developers.

- **Regional builder managers**
- **In-house project approval group**
- **Portfolio lender**
- **New construction certified operations**
- **New construction appraisal support**
- **Extended term rate lock**
Protects customers from interest rate increases for up to one year without worrying that payments might increase
- **Escrow holdback**
Enables customers to complete the purchase of their home while the builder is still in the final stages of construction

The Chase Extended Term Rate Lock Program and Rate Cap Option are available for loans up to \$3 million for the purchase of a primary residence or a second home. A 0.5% fee is charged for the Rate Lock Program and a 1% fee is charged for the Rate Cap Option. The fees are applied to closing costs if the loan closes before lock expiration. The fees are refunded if the loan is declined for credit reasons.



Chase has what you need to succeed.

Working together with professional co-marketing

With Chase co-marketing materials you can make your clients and community aware of important home sales, educational events and more.



Options for clients beginning their search:

- Homebuyer seminar invitation
- Rent vs. buy self-mailer and brochure
- Trusted advisor ads (full/half page)

Options for active listings and sales:

- Open house sign and flyer
- New buyer checklist
- “Just sold” door hanger and postcard

Chase Agent Express: The program for successful real estate agents.



Take advantage of these unique program benefits:

- **Dedicated and personalized support** that's there for you and your clients every step of the way
- **Specialist review** of complex applications prior to start of process
- **Executive escalation and engagement** gives you accelerated service when needed
- **Contact information** may be provided to Chase Home Buyer Advantage customers who have conditional approvals, are ready to buy and need an agent

Visit ChaseAgentExpress.com to learn more.



The Chase Private Client Mortgage Rate Program offers Chase Private Clients rate discounts of 0.125% for total deposits and investments of \$250,000–\$999,999 or 0.25% for \$1 million+ for purchase and refinance transactions. These discounts apply to the full spectrum of residential mortgage types, including fixed- and adjustable-rate products for jumbo and conforming mortgages. For fixed-rate mortgages, the Private Client Mortgage Rate Program discount is for the life of the loan and until the first adjustment on adjustable-rate mortgages (ARM). 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. The APR may increase after the loan consummation. The mortgage rate disclosed at the time of the application will be based on current eligible banking and investment balances held by the customer(s) at JPMorgan Chase excluding any funds associated with the mortgage, such as down payment or closing costs. JPMorgan Chase does not require that customers structure or hold their balances in any particular type of account in order to qualify for a loan or the Private Client Mortgage Rate Program, nor does JPMorgan Chase require customers to purchase any nontraditional banking products or services (such as brokerage accounts) from affiliates like J.P. Morgan Securities LLC. Personal banking and investment balances will be used to determine the appropriate mortgage rate discounts. Business accounts do not qualify for mortgage rate discounts. “Chase Private Client” is the brand name for a product and service offering.

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).

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.



Home lending and deposit products offered by JPMorgan Chase Bank, N.A. Member FDIC.

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