

University System of New Hampshire

Mortgage Savings Program

Privileged and Confidential Information
for the employees, students
and alumni of USNH.



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Welcome to Bank of America's Mortgage Savings Program for USNH employees, students and alumni!

Today, more than ever, people want the best rates and flexible terms to make the high cost of housing more affordable. Bank of America is proud to be selected as the vendor of choice for USNH employees, students and alumni to provide tremendous savings on mortgage rates and terms through a proprietary program not available to the general public.

What are the advantages to you?

- Access to low Premier Banking mortgage rates.
- A minimum credit of \$1,000 at closing.
- A waiver of all conventional loan fees – including application, origination, credit report, tax service and processing/commitment fees (up to \$2,000 under the mortgage rewards program).
- Advantageous qualification ratios and loan-to-value ratio criteria.

Mortgage Products include, but are not limited to:

Fixed Rate Mortgage

This traditional loan program is ideal for those seeking the stability of a fixed interest rate and fixed principal and interest payments for the entire term of the loan.

No Money Down Mortgage

If not having a down payment for the purchase of your dream home is a problem then we have a solution. Inquire about our no money down program to get in a home and quit paying rent.

Adjustable Rate Mortgage ("ARM")

An adjustable rate mortgage typically offers a lower interest rate for an initial term, after which the rate is adjusted. In return for giving up the security of a fixed payment, the borrower typically gains the advantage of an increase in purchasing power.

Interest Only ARM ("3NET", "5NET", "7NET" and "10NET")

The interest-only mortgage is an adjustable rate mortgage with interest-only payments (no principal payments) and no rate adjustments for an initial period (3,5,7 or 10 years). By allowing the interest only payments initially, purchasing power is greater.

We will work together with our Bank of America mortgage specialists to help you find the program that best meets your needs.

Please contact me, Kevin Zerrenner, directly to take full advantage of this tremendous program. I can be reached at 1.800.925.6060 x 1241. If you get my voicemail please press 0 and ask the customer service representative to connect you to LoanLine where you will speak directly with one of our Mortgage specialists. Be sure to mention my name so I will be notified and ensure you receive all the program discounts you are entitled to receive.

Or, if it is more convenient, please feel free to contact me via email, kevin.zerrenner@bankofamerica.com .

I look forward to working with you and delivering our Higher Standards.

Sincerely,
Kevin M. Zerrenner

P.S. Individuals obtaining mortgages over \$400,000 qualify to receive Premier Banking at Bank of America. Premier Banking offers favorable rates and terms on bank products, priority servicing through a dedicated service team and comprehensive financial planning through our wealth management experts.

Individuals may also qualify for Premier Banking if they have over \$100,000 in deposits/investments with the bank or if their total mortgage and deposit investment relationship is \$500,000 or greater.

