



Make yourself at home

Mortgage solutions designed around you

Your home is perhaps the most personal investment you'll ever make. That's why UBS Bank USA offers a variety of sophisticated home financing strategies, designed to fit your life today and complement your long-term investment goals. It's also why we've worked to help create a simplified mortgage process that includes a dedicated NMLS registered UBS Bank USA Private Mortgage Banker¹ to help guide you every step of the way. From personalized service to a simpler experience and tailored solutions, we're here to help make your mortgage experience a smoother journey.

Key benefits

- Mortgages up to \$10 million
- Fixed and variable rates and terms available
- Competitive Jumbo mortgage products
- Sophisticated mortgage solutions for the choice and flexibility you expect, including the ability to pledge eligible assets held in your UBS investment account in lieu of a cash down-payment on jumbo loans

Other considerations to discuss with your UBS Bank USA Private Mortgage Banker:

Income

- Do you own your own business, or are you currently in a start-up business?
- Does your income vary with business or economic cycles?
- Are you planning a sabbatical or likely to have high income one year and very little the next?
- Are you expecting an inheritance or other event that may affect your assets and income?
- Do you receive stock options or deferred compensation that aren't reflected in your taxable income?

Liabilities

- Do you own investments or properties that call for payments, assessments or capital outlays at unpredictable intervals?
- Do you hold a mortgage or have other liabilities that may require a balloon payment?
- Do you hold a current home equity loan?

Status changes

- Do you anticipate a job change or career transformation, a relocation, a down-sizing of your home or any other upcoming events?
- Are you thinking of buying or selling a business or other assets?

The best home financing strategy will depend on your existing property or the property you're planning to acquire. Your assets, liabilities and risk tolerance will be important considerations, as will your cash flow, timing and tax obligations.²

Product	Description	Maximum approval amount	Common uses
Conforming mortgages	Conforming mortgages offer loans up to \$548,250	\$548,250 (for a one-unit property)	<ul style="list-style-type: none"> – Purchase of a primary residence – Purchase of a second home or vacation home
Conforming plus mortgages³	In some areas with high housing costs, maximum loan amounts for conforming mortgages have been increased.	up to \$822,375 (for a one-unit property) For more information regarding individual county limits for Fannie Mae and Freddie Mac conforming plus loans, please visit the Federal Housing Finance Agency website at www.fhfa.gov under quicklinks/ conforming loan limits.	<ul style="list-style-type: none"> – Purchase of an investment property up to four units – Refinance of an existing primary, secondary or investment property loan
Jumbo mortgages	Jumbo mortgages are loans above the conforming or conforming plus limits with a maximum loan amount of \$10 million. UBS Bank USA Premier Pricing ⁴ offers a discount off jumbo mortgage rates based on a client's qualifying assets held with UBS.	\$10 million	
Adjustable Rate Mortgages⁵	An Adjustable Rate Mortgage (ARM), is a home loan whose interest rate changes periodically after an initial fixed period. Rates charged during the initial periods are generally lower than fixed-rate mortgages.*	\$10 million	<ul style="list-style-type: none"> – May reduce monthly payments and maximize cash flow⁶
MortgagePlus⁷	100% financing option that allows clients to pledge eligible UBS securities instead of making a cash down payment on jumbo loans. ⁸	\$10 million	<ul style="list-style-type: none"> – Finance up to 100% of the value of the home** – Access funding for a down payment while continuing to pursue an investment strategy – Use third-party pledge arrangements to assist relatives with a down payment or as part of a wealth transfer strategy

* While in declining environments you may benefit from having an ARM instead of a fixed rate mortgage, in rising rate environments you may be at risk of paying higher rates of interest on your ARM than you would on a fixed rate mortgage. You should consider this plus other differences between ARMs and fixed rate mortgages carefully before deciding what type of mortgage is right for you.

** 100% financing may not be appropriate for everyone and a default on your mortgage loan could result in both the loss of your home and your pledged securities.

About UBS Bank USA products

¹ UBS Private Mortgage Bankers and Wealth Management Bankers are employees of UBS Bank USA and are individually registered in the Nationwide Multistate Licensing System & Registry (NMLS). UBS Financial Advisors are employees of UBS Financial Services Inc.

² Neither UBS Bank USA nor UBS Financial Services Inc. provide legal or tax advice. Please consult with your legal and tax advisors regarding specific circumstances.

³ Fannie Mae and Freddie Mac maximum Conforming Plus loan amounts vary by county. To verify the appropriate county limit, please check this link: *New County Max Loan Limits*, at <http://www.fhamortgagecenter.com/loan-limit-calculator.html>.

⁴ Jumbo loans may be eligible for a relationship discount via the UBS Bank USA Premier Pricing program. Jumbo loans are generally financed loan amounts greater than \$548,250 (or in certain locations, up to \$822,375) on a one-unit property. Qualified assets and/or qualified new assets must be deposited to a UBS account at least 10 business days prior to closing. Premier pricing is not available for conforming or conforming plus loans. UBS and its affiliated companies offer various investment products and banking products into which the net new money you deposit in your UBS account can be invested. Banking products include, but are not limited to, loans and certificates of deposit. Please consult your Financial Advisor for more detailed information on each product available.

⁵ In contrast to fixed rate mortgages, which bear interest at a set rate, Adjustable Rate Mortgages, (ARMs) have an interest rate that varies with the movement of a particular reference rate (e.g., the Secured Overnight Financing Rate (SOFR)).

⁶ Past interest rate behavior is not indicative of future behavior.

⁷ The UBS MortgagePlus program requires the pledge of eligible securities in a UBS brokerage account as additional collateral. 100% financing may not be appropriate for everyone and a default on your mortgage loan could result in both the loss of your home and your pledged securities. If the value of the pledged securities decreases below a certain level (as specified within the loan documents), the deposit of additional securities and/or the sale of securities may be required (known as a "collateral call"). UBS may sell some or all of the pledged securities without contacting you. You are not entitled to an extension of time to meet a collateral call or to choose which securities are sold to meet the collateral call. Trading of the pledged securities is subject to certain restrictions. The sale of securities may result in adverse tax consequences and mortgage interest may not be deductible if tax-exempt obligations are pledged as additional collateral. UBS does not provide legal or tax advice and you should consult with your legal and tax advisors.

In the case of a MortgagePlus loan, the amount you borrow will be higher than with a standard mortgage loan and your Financial Advisor will receive higher compensation. In addition, your origination fee and closing costs will be higher and you will pay more in interest than if you made a cash down payment. **There is a financial incentive to recommend the use of a mortgage loan rather than the sale of securities to meet your cash needs—such as for a down payment—because UBS Bank USA and your Financial Advisor receive compensation related to the loan.** In addition, your Financial Advisor receives compensation related to the securities you continue to hold in your account. For MortgagePlus loans, Your Financial Advisor also receives compensation related to the investments used as additional collateral to secure the loan.

⁸ The proceeds of a UBS Bank USA mortgage loan can not be used to purchase, carry or trade in securities, or to repay any debt to any affiliate of UBS Bank USA. Purchase, rate/term refinance and cash-out refinance are permitted with the exception of cash-out refinance in the state of Texas.

Final commitment is subject to verification of information, receipt of a satisfactory sales contract on the home you wish to purchase, appraisal and title report, and meeting our customary closing conditions. This offer is not a commitment to lend and is subject to change without notice.

All residential mortgage products are only offered by UBS Bank USA, Member FDIC, NMLS No. 947868. All loans are subject to underwriting, credit and property approval. Please note that not all mortgage products are available in all states, or for all loan amounts. Other restrictions and limitations may apply. UBS Bank USA currently offers residential mortgage loans within the 50 states of the United States of America and the District of Columbia. UBS Financial Services Inc., 1200 Harbor Blvd., Weehawken, NJ 07086. Tel. no. 201-352-4054. NMLS No. 6737. Georgia Residential Mortgage Broker Registrant No. 18092. Massachusetts Mortgage Broker Lic. No. MB6737. Registered Mortgage Broker—NYS Dept. of Financial Services.

UBS Financial Services Inc. and its Financial Advisors do not take mortgage loan applications, do not offer mortgage loans and do not negotiate terms of mortgage loans.



Equal Opportunity Lender. Equal Housing Lender.

About UBS Financial Services Inc. products and services

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that clients understand the ways in which we conduct business and that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. A small number of our financial advisors are not permitted to offer advisory services to you, and can only work with you directly as UBS broker-dealer representatives. Your financial advisor will let you know if this is the case and, if you desire advisory services, will be happy to refer you to another financial advisor who can help you. Our agreements and disclosures will inform you about whether we and our financial advisors are acting in our capacity as an investment adviser or broker-dealer. For more information please review the PDF document at ubs.com/relationshipsummary.

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