

Builder Services
Chase features programs designed specifically for builders and their clients:

- Chase LOCK-SOLIDSM program
 - Lock-in interest rate up to 12 months while home is under construction – lower your rate if rates decline
 - Ability to switch mortgage products within 60 days of closing
- Chase Premier Builder program
 - 6 months free float down within 60 days of closing
 - Up to 6 months PITI paid by seller
 - Up to 6 months HOA fees paid by seller
 - Enhanced seller contributions – allowing up to 6 months HOA maintenance fee and/or temporary buy down
 - Liberal escrow holdback

Chase SecureFlex
Chase's special short term Interest Only product offering:

- Low initial monthly payment
- Choice of payments: Interest Only, principal curtailment or fully amortizing payments
- Flexibility
 - Temporary buydown options to further lower monthly payments
 - Choice of no prepayment penalty or 3 different penalty structures to lower monthly payment even further
- Security
 - Rate and payment remain stable for 3 years
 - No negative amortization
 - Interest Only payments for a full 10 years to avoid payment shock

ALT A
Chase offers full suite of ALT A products:

- Fixed and ARM loans
- Amortizing and Interest Only products
- Up to 90% LTV financing
- Full, NIV & Stated
- Expanded property types including non-warrantable condos and condotels
- Foreign National program

Subprime Lending
Full line of products for customers with less than perfect credit:

- Fixed, ARM and Balloon products
- Amortizing and Interest Only
- Buy-ups, buy-downs and prepayment penalties available to customize rate

Affinity Lending and Union Plus[®] Mortgage Program

Chase's exclusive Corporate Affinity Program offers specialized home financing programs to members of many organizations, with special discounts.

Chase offers exclusive benefits to Union Members, their children and parents – including discounted closing costs, unemployment and disability payment coverage and more.

Chase Military Program
For National Guard and Reserve Service members:

The Chase Military Mortgage Program is a comprehensive offering exclusively for National Guard and Reserve Service members. One of the highlights of Chase's Military Mortgage Program for Guard and Reserve servicemembers is its extended repayment agreement, allowing qualified service members to defer payments on their mortgage for a Title 10 (Federal Duty) or Title 32 (State Duty) mobilization lasting 30 consecutive days or longer.

For Veterans, Service members, and their parent and children: Chase also has a complementary Affinity offer, for Veterans, Service members, and their parents and children, featuring a closing cost discount.

Mortgages For International Borrowers
Chase makes it easy for foreign nationals to buy a home away from home. Our ChaseFlex International Borrower Program is for second/vacation homes and features:

- A variety of full and NIV loan options on a second or vacation home located in the U.S.
- Purchase, or refinance available
- Loan amounts up to \$1.5 million
- Up to 80% LTV available on single-unit homes for full doc (75% on NIV)
- Flexible terms: 15- and 30-year fixed-rate loans, 5/1 adjustable-rate mortgages and 5/1 interest-only ARMs
- Variety of property types – single-unit homes, condominiums, townhouses/planned unit developments, and co-ops (New York City only)

Home Equity

Chase offers a full line of home equity financing to meet your clients' needs



The Chase Difference: Our Products and Programs

Join Chase Home Lending and experience the Chase difference.

With more than 100 mortgage programs, Chase has one of the most comprehensive product suites in the industry. Our programs range from traditional, conforming fixed rate mortgages and high LTV programs with little or no down payment, to special credit needs and a series of propriety mortgage plans exclusive to Chase.

Below is a sample of programs that help our Mortgage Sales Professionals achieve their business development goals, while addressing the needs of today's borrowers.

PRODUCT / PROGRAM	KEY FEATURES
Expansive Product Suite	<p>Chase offers a full suite of products to meet the needs of every customer</p> <ul style="list-style-type: none"> • Conforming, Jumbo, Fixed, and ARM • Conventional and Government, Amortizing and Interest Only • Full and Reduced Documentation • Prime and Nonprime • Construction and Lot Loans • 1st and 2nd Lien Home Equity • Affordable and 100% financing
Pre-Approval Passport-to-Purchase®	<p>Our Passport-to-Purchase program allows your client to be pre-approved for a specific mortgage amount before they buy a home. We prepare and provide a written confirmation of this amount. They can also lock into a mortgage rate effective for up to 90 days while they shop.</p>
First-Time Home Buyer Programs	<p>Your clients can take advantage of the many special programs that will make getting a first mortgage easier than ever. A Free mortgage affordability estimate will let your clients know how much they can afford before they start shopping for a home.</p>
Chase Signature Series	<p>Limited documentation for existing Chase customers with current payment history</p> <ul style="list-style-type: none"> • Available for Purchase or Refinance • Conforming and Jumbo loan amounts
Affordable Lending	<p>Chase offers a comprehensive array of affordable financing programs</p> <ul style="list-style-type: none"> • Our signature program, DreaMakerSM Opportunity <ul style="list-style-type: none"> • Various product options including fixed, ARM, amortizing, 40 year terms • 100% financing • Flexible contribution sources • Undocumented income allowed • Non-traditional credit sources • Other standard Fannie and Freddie products also available
Chase Family Opportunity Mortgage	<p>The Chase Family Opportunity Mortgage allows consumers to buy a home for their child in college while benefiting from the property being classified as a second or vacation home. Not having to pay the fees associated with purchasing a rental property can save consumers more than \$2,500 on a \$150,000 loan. It also allows consumers to help their elderly parents purchase a property if they cannot qualify for themselves and benefit from the property being classified as a primary residence. In both cases, consumers provide a home for their loved ones and invest in another home.</p>
Condo and Coop Lending	<ul style="list-style-type: none"> • Coops available in New York market and in selected California Counties • Expansive Condo program <ul style="list-style-type: none"> • Internal project approvals • No presale requirements • Included in Premier Builder program • Non-warrantable condos and condotels eligible under ALT A products
Construction Financing Programs	<p>Chase features an outstanding "Single Close Construction-To-Permanent Program"</p> <ul style="list-style-type: none"> • Single application and closing for both construction and end loan financing • Available with most end loan products – conforming and jumbo loan amounts • NIV and Interest only options eligible • Lock or float end loan depending upon market and preference • Lot loan financing available in many states



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