



CHECK OUT ALL THE PRODUCTS AND SERVICES

CHASE HAS AVAILABLE FOR YOUR EMPLOYEES

From mortgages for first-time homebuyers to mortgage assistance for union members, we're here to help. We offer a broad portfolio of products to help your employees attain and sustain homeownership.

PRODUCT / PROGRAM

KEY FEATURES

1% Mortgage Cash BackSM

If your employees are buying or refinancing, a Chase checking account can help them pay down their mortgage or give them cash! We'll either apply the annual 1% Cash Back to their mortgage principal balance, or we'll put the money directly into their checking account. It's their choice.

Conditional Approval Program

Our Conditional Approval program provides your employees with a Conditional Approval letter from Chase, which means their credit has been approved, subject to verification. This allows them to demonstrate their creditworthiness to realtors and home sellers.

First-Time Homebuyer Programs

Your employees 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 employees know how much they can afford before they start shopping for a home.

Affordable Lending

- Agency MyCommunity Mortgage/Home Possible affordable products
- FHA and VA government products
- Down Payment Assistance Programs, offered by government agencies and non-profits
- Chase participates in bond programs that offer flexible mortgage financing to first time homebuyers and low-to-moderate income earners
- In eligible markets, Chase's subsidy offering can be used for closing cost assistance or to buy down the interest rate on your employees' mortgage loans

Home Affordable Refinance

- Available for no cash-out refinance
- Conforming and agency high balance loan amounts
- No minimum credit score requirements
- Relaxed mortgage insurance guidelines
- No maximum combined loan-to-value ratio with existing subordinate financing
- Limited documentation for existing Chase customers with current payment history

PRODUCT / PROGRAM

KEY FEATURES

Union Plus® Mortgage Program

- Exclusive benefits for active and retired union members, their parents and children
- Special mortgage assistance benefits—interest-free payment assistance loans and grants to help members make mortgage payments in the event of unemployment, disability, union-approved strike or lockout
- Reduced closing costs—save up to \$495
- Strike benefit—provides grants that cover up to six monthly mortgage payments for union members who are locked-out or are participating in a union-approved
- Available on new home purchases and refinances

Home Equity

- A smart, simple way to get the money to pay off bills, make home improvements, or make other major purchases
- Lines of credit and loans available
- Competitive, low rates

For more information about Chase's products and services, call 1-800-362-5332

This material is not for distribution to consumers.

1% Mortgage Cash Back: With the patent pending 1% Mortgage Cash BackSM program customers can earn up to 1% cash back, calculated on their scheduled principal and interest mortgage payment each month on a mortgage applied for and closed with Chase. Loans where the application was submitted to an entity other than Chase are not eligible. Offer available on new, residential Chase first mortgage purchase and refinance applications. The 1% calculation applies to scheduled principal and interest payments only, and does not apply to additional principal payments made by customer, or to payments for escrowed items such as taxes and insurance. The award will be paid via direct deposit into a Chase personal checking account or applied to the outstanding principal balance approximately 10 business days after each yearly anniversary date. To be eligible, customer must enroll at or prior to closing in the 1% Mortgage Cash Back program, have a new or existing Chase personal checking account, and enroll in Chase's automatic mortgage payment service, where the mortgage payment will be automatically deducted from the Chase personal checking account. This offer is not transferable, is limited to one per customer at any given time, may be discontinued at any time without notice and is not available in all states. Bond loans and any other loans where servicing is not retained by Chase are excluded. There is a \$500 calendar year cap on the principal reduction or cash back amount. The 1% Mortgage Cash Back may result in taxable income to the customer. We encourage customers to consult with personal tax advisors.

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.

For full program terms and conditions visit us at chase.com/MortgageCashBack.

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.

For downpayments less than 20%, mortgage insurance (MI) may be required and MI charges may apply.

Union Plus is a registered trademark of Union Privilege. This program is only available to bona fide members of participating unions, their parents and children. Eligibility for mortgage assistance begins one year after closing on a Union Plus Mortgage through Chase. For information regarding mortgage assistance, speak to a Chase Loan Officer.



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