

# Helping to achieve your goals with a mortgage that's right for you



Making a smart home financing choice is integral to your overall wealth management plan.

Getting a residential mortgage is more than a one-time transaction. It's the type of financial decision that impacts your life for years to come. That's why it is important to work with partners who see your bigger financial picture and understand what you're trying to achieve today and in the future.

### Jumbo mortgages of up to \$10 million

Jumbo mortgages, which are generally above \$417,000 (or in certain locations, above \$625,500) are available from UBS Mortgage.

### A Mortgage Specialist focused on your needs

Your dedicated Mortgage Specialist understands your local market and works with you and your Financial Advisor to help find the best mortgage option to complement your overall wealth management strategy.<sup>1</sup>

### UBS Mortgage Premier Pricing

You may be able to take advantage of UBS Mortgage Premier Pricing, available for jumbo mortgages up to \$10 million.<sup>2</sup> You could receive up to a **0.50% rate discount** on your UBS Mortgage loan depending on your UBS assets and any new assets you bring to UBS before loan closing.<sup>3</sup>

### The time is right

No matter what type of mortgage you need, your UBS Mortgage Specialist is here to guide you every step of the way. Contact your UBS Financial Advisor, who can introduce you to your local UBS Mortgage Specialist, or call UBS Mortgage directly at 866-LEND-UBS (866-536-3827).

See next page for UBS Mortgage indicative rates, or go to [ubs.com/mortgage](https://ubs.com/mortgage) for more information.

See reverse for important cost of credit disclosures.

<sup>1</sup> UBS Mortgage Specialists are employees of UBS AG, Tampa Branch. UBS Financial Advisors are employees of UBS Financial Services Inc.

<sup>2</sup> UBS Mortgage 1-month and 6-month Adjustable Rate Mortgages are not eligible for UBS Premier Pricing.

<sup>3</sup> New assets must be brought to UBS at least 10 business days prior to closing and must remain at UBS for 12 months after the mortgage closing date.

All mortgage products are offered only by UBS Mortgage. UBS Mortgage is a trade name for UBS AG, Tampa Branch or, in certain states for certain products, UBS Bank USA. All loans are subject to underwriting, credit and property approval. Not all products are available in all states, or for all loan amounts. Other restrictions and limitations may apply. UBS Mortgage currently offers residential mortgage loans within the 50 states of the United States of America and the District of Columbia.

# UBS Mortgage indicative rates

The indicative rates below are only for clients with \$250,000 or more in assets at UBS when the loan closes. For clients who do not meet this asset requirement, the indicative rates would be higher. All rates are subject to change. The actual rate quote and product availability will vary based on your mortgage application and credit qualifications. Quotes are only provided by UBS Mortgage and may only be communicated by a UBS Mortgage Specialist.

**Jumbo loans** as of 05/16/2012 - 9:30 AM

| Product                                 | Interest rate | APR    |
|---|---------------|--------|
| <b>Fixed rate mortgages</b>             |               |        |
| 30 Year Fixed                           | 4.518%        | 4.529% |
| 15 Year Fixed                           | 3.873%        | 3.892% |
| <b>Adjustable rate mortgages (ARMs)</b> |               |        |
| 5/1 ARM (30 Years)                      | 2.939%        | 3.242% |
| 7/1 ARM (30 Years)                      | 3.408%        | 3.409% |
| 10/1 ARM (30 Years)                     | 3.904%        | 3.714% |
| <b>Interest-only (IO) ARMs*</b>         |               |        |
| 5/1 ARM IO (30 Years)                   | 3.064%        | 3.288% |
| 7/1 ARM IO (30 Years)                   | 3.533%        | 3.450% |
| 10/1 ARM IO (30 Years)                  | 4.029%        | 3.765% |
| 6 Mo ARM IO (25 Years)                  | 2.735%        | 2.759% |
| 1 Mo ARM IO (25 Years)                  | 1.990%        | 2.011% |

## Jumbo loans: principal and interest

30 Year Fixed: 360 payments of \$5,077.55 at 4.518%. 15 Year Fixed: 180 payments of \$7,333.40 at 3.873%. 5/1 ARM: The first 60 months will be at a payment of \$4,183.21 with an estimated simple interest rate of 2.939%, the next 300 months will be at a payment of \$4,386.58 with an estimated simple rate of 3.375%. 7/1 ARM: The first 84 months will be at a payment of \$4,439.25 with an estimated simple interest rate of 3.408%, the next 276 months will be at a payment of \$4,424.57 with an estimated simple rate of 3.375%. 10/1 ARM: The first 120 months will be at a payment of \$4,718.97 with an estimated simple interest rate of 3.904%, the next 240 months will be at a payment of \$4,503.99 with an estimated simple rate of 3.375%. 5/1 ARM IO: The first 60 months will be at a payment of \$2,553.33 with an estimated simple interest rate of 3.064%, the next 60 months will be at a payment of \$2,812.50 with an estimated simple rate of 3.375%, the remaining 240 months will be at a payment of \$5,735.57 with an estimated simple rate of 3.375%. 7/1 ARM IO: The first 84 months will be at a payment of \$2,944.17 with an estimated simple interest rate of 3.533%, the next 36 months will be at a payment of \$2,812.50 with an estimated simple rate of 3.375%, the remaining 240 months will be at a payment of \$5,735.57 with an estimated simple rate of 3.375%. 10/1 ARM IO: The first 120 months will be at a payment of \$3,357.50 with an estimated simple interest rate of 4.029%, the next 240 months will be at a payment of \$5,735.57 with an estimated simple rate of 3.375%. 6 Mo ARM IO: The first 6 months will be at a payment of \$2,279.17 with an estimated simple interest rate of 2.735%, the next 114 months will be at a payment of \$2,291.67 with an estimated simple rate of 2.750%, the remaining 180 months will be at a payment of \$6,786.22 with an estimated simple rate of 2.750%. 1 Mo ARM IO: The first 1 months will be at a payment of \$1,658.33 with an estimated simple interest rate of 1.990%, the next 119 months will be at a payment of \$1,666.67 with an estimated simple rate of 2.000%, the remaining 180 months will be at a payment of \$6,435.09 with an estimated simple rate of 2.000%.

\* Payments for the first 10 years of the mortgage are interest-only payments.

Estimated payments do not include taxes and insurance premiums. Actual payments will be greater.

Maximum loan size is \$10 million and will vary depending on product and specific loan characteristics. Other scenarios, including higher loan amounts and higher loan-to-value ratios, may be considered with your UBS Mortgage Specialist.

The UBS Mortgage 1-month ARM is not offered for properties in the state of Maine.

All scenarios assume 720 FICO (Fair Isaac and Company) or credit score, 60-day interest rate lock, refinance transaction, primary residence, single family home in NY with escrows for taxes and insurance waived, 65% loan-to-value ratio and 35% down payment. Jumbo loan parameters: \$1,000,000 loan amount with 0 points.

For all ARMs, the APR may increase after the loan is closed. UBS Mortgage indicative rates do not include any pricing adjustments or closing costs.