

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.

Your UBS Financial Advisor can introduce you to a UBS Mortgage Specialist¹ who can help you evaluate mortgage strategies that are consistent with your overall wealth management plan. Whether you choose a fixed rate, adjustable rate or interest-only mortgage, UBS Mortgage offers an array of options.

Conforming and Conforming Plus mortgages

For most borrowers, Conforming loans—mortgages up to \$417,000—offer the most attractive rates. In some U.S. markets, the median home value is greater, so Conforming Plus loans are available up to \$625,500.

Combination loans with a UBS Credit Line

You may also consider combining a UBS Mortgage with a UBS Credit Line² as another loan structuring option. Using the borrowing power of your eligible assets at UBS, a credit line gives you access to funds that can be used for a bridge loan, land purchase or renovations.

The time is right

No matter what type of mortgage you need, your dedicated UBS Mortgage Specialist is here to serve you and 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 for more information.

See reverse for important cost of credit disclosures.

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

² Credit Lines are non-purpose securities backed loans provided by UBS Bank USA and are subject to credit approval.

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 rates below are indicative rates only and are 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.

As of 05/16/2012 - 9:30 AM				
	Conforming loans		Conforming Plus loans	
Product	Interest rate	APR	Interest rate	APR
Fixed rate mortgages				
30 Year Fixed	4.000%	4.027%	4.125%	4.149%
20 Year Fixed	3.875%	3.912%	N.A.	N.A.
15 Year Fixed	3.350%	3.397%	3.450%	3.492%
10 Year Fixed	3.310%	3.379%	N.A.	N.A.
Adjustable rate mortgages (ARMs)				
5/1 ARM (30 Years)	2.810%	3.214%	3.000%	3.269%
7/1 ARM (30 Years)	2.840%	3.162%	3.125%	3.290%
10/1 ARM (30 Years)	3.330%	3.381%	3.625%	3.562%
Interest-only (IO) ARMs*				
5/1 ARM IO (30 Years)	3.060%	3.300%	3.375%	3.395%
7/1 ARM IO (30 Years)	3.060%	3.265%	3.560%	3.473%
10/1 ARM IO (30 Years)	3.625%	3.541%	4.375%	3.984%

Conforming loans: principal and interest

30 Year Fixed: 360 payments of \$1,909.66 at 4.000%. 20 Year Fixed: 240 payments of \$2,397.66 at 3.875%. 15 Year Fixed: 180 payments of \$2,830.16 at 3.350%. 10 Year Fixed: 120 payments of \$3,919.93 at 3.310%. 5/1 ARM: The first 60 months will be at a payment of \$1,645.71 with an estimated simple interest rate of 2.810%, the next 300 months will be at a payment of \$1,750.44 with an estimated simple rate of 3.375%. 7/1 ARM: The first 84 months will be at a payment of \$1,652.10 with an estimated simple interest rate of 2.840%, the next 276 months will be at a payment of \$1,744.37 with an estimated simple rate of 3.375%. 10/1 ARM: The first 120 months will be at a payment of \$1,758.44 with an estimated simple interest rate of 3.330%, the next 240 months will be at a payment of \$1,765.50 with an estimated simple rate of 3.375%. 5/1 ARM IO: The first 60 months will be at a payment of \$1,020.00 with an estimated simple interest rate of 3.060%, the next 60 months will be at a payment of \$1,125.00 with an estimated simple rate of 3.375%, the remaining 240 months will be at a payment of \$2,294.23 with an estimated simple rate of 3.375%. 7/1 ARM IO: The first 84 months will be at a payment of \$1,020.00 with an estimated simple interest rate of 3.060%, the next 36 months will be at a payment of \$1,125.00 with an estimated simple rate of 3.375%, the remaining 240 months will be at a payment of \$2,294.23 with an estimated simple rate of 3.375%. 10/1 ARM IO: The first 120 months will be at a payment of \$1,208.33 with an estimated simple interest rate of 3.625%, the next 240 months will be at a payment of \$2,294.23 with an estimated simple rate of 3.375%.

Conforming Plus loans: principal and interest

30 Year Fixed: 360 payments of \$2,180.92 at 4.125%. 15 Year Fixed: 180 payments of \$3,205.93 at 3.450%. 5/1 ARM: The first 60 months will be at a payment of \$1,897.22 with an estimated simple interest rate of 3.000%, the next 300 months will be at a payment of \$1,976.16 with an estimated simple rate of 3.375%. 7/1 ARM: The first 84 months will be at a payment of \$1,927.69 with an estimated simple interest rate of 3.125%, the next 276 months will be at a payment of \$1,976.96 with an estimated simple rate of 3.375%. 10/1 ARM: The first 120 months will be at a payment of \$2,052.23 with an estimated simple interest rate of 3.625%, the next 240 months will be at a payment of \$2,007.27 with an estimated simple rate of 3.375%. 5/1 ARM IO: The first 60 months will be at a payment of \$1,265.63 with an estimated simple interest rate of 3.375%, the next 60 months will be at a payment of \$1,265.63 with an estimated simple rate of 3.375%, the remaining 240 months will be at a payment of \$2,581.01 with an estimated simple rate of 3.375%. 7/1 ARM IO: The first 84 months will be at a payment of \$1,335.00 with an estimated simple interest rate of 3.560%, the next 36 months will be at a payment of \$1,265.63 with an estimated simple rate of 3.375%, the remaining 240 months will be at a payment of \$2,581.01 with an estimated simple rate of 3.375%. 10/1 ARM IO: The first 120 months will be at a payment of \$1,640.63 with an estimated simple interest rate of 4.375%, the next 240 months will be at a payment of \$2,581.01 with an estimated simple rate of 3.375%.

* 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.

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.

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. Conforming loan parameters: \$400,000 loan amount with 0 points; Loans available up to \$417,000 in all states. Conforming Plus loan parameters: \$450,000 loan amount with 0 points; Loans available up to \$625,500 and apply only in high-cost markets; Maximum loan size is based on county.