

Is a traditional mortgage the right fit for your home financing needs?



You've discovered a home that's just right. Now you need a mortgage that complements your overall wealth management plan.

You have established personal goals, including tax, timing, cash flow and asset-retention considerations. Your UBS Mortgage Banker can help you find a financing structure that complements your wealth management strategy.¹

If a conventional mortgage is right for you, UBS Mortgage offers home financing options to fit a wide selection of eligible properties and varying documentation requirements. Whether you choose a fixed or adjustable rate mortgage, you have the flexibility to select your term, payment structure and other important features. Whatever your personal needs are, your UBS Mortgage Banker can help you make an informed decision.

Case study

A home for the short term²

Our client, a native of The Netherlands, worked on Wall Street. Since he planned to return to his home country within a few years, he was renting an apartment. But with interest rates low and no sign of an impending slowdown in the New York City real estate market, he decided that buying a condominium might make better financial sense. He turned to his UBS Financial Advisor for guidance.

The UBS Mortgage answer

After talking with his client and reviewing his cash flow and long-term goals, the Financial Advisor agreed that buying property might be a

good investment. He referred his client to a UBS Mortgage Banker for help in determining his financing option.

- **The right kind of advice** The client initially assumed that a standard fixed-rate mortgage was the way to go, but the UBS Mortgage Banker soon suggested a 5/1 ARM with an interest-only feature. In this way, the client could minimize his monthly payments and, should he decide to sell upon leaving Manhattan, potentially benefit from any appreciation in the property's value before principal payments had a chance to kick in.

¹ Neither UBS Financial Services Inc. nor UBS Mortgage provides tax advice. You should consult with your tax advisor regarding your particular situation.

² The example that appears in this section is hypothetical and is intended to be only an illustration of how a particular product may work for one particular client. It's important that you talk to your UBS Mortgage Banker regarding your individual situation so that together you can best determine which of our mortgage solutions is appropriate for you.

- **A plan that works** The mortgage featured an option to prepay principal, which gave the client added flexibility if he decided to retain the property. In the meantime, because the payments on his interest-only mortgage were significantly lower than the rent he had been paying, he was able to increase his monthly contribution to an investment account.

The partnership with his UBS Mortgage Banker, whose expertise provided various strategies for his situation, helped our client maximize his

cash flow and begin building greater wealth for the future.


About UBS Mortgage

Working with UBS Mortgage builds on the wealth management relationship you've already established with your UBS Financial Advisor. You and your UBS Mortgage Banker will work closely together to carefully assess your financial goals and real estate objectives. Your UBS Mortgage Banker will recommend strategies that address your individual purchase,

construction or other home financing requirements and will provide expert guidance from your first consultation through the closing. The value of working closely with UBS Mortgage will be evident in the flexibility, convenience and control you gain.

Ask your UBS Financial Advisor to introduce you to a UBS Mortgage Banker, or call us today at 866-536-3827.

All mortgage loan products are offered by and through UBS AG, Tampa Branch dba UBS Mortgage. 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 solely within the 50 states of the United States of America and the District of Columbia.

Equal Opportunity Lender. Equal Housing Lender. 

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070523-1765-M107

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