

Exceeding Expectations



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**30 Year Fixed, NO Points, 3.750%% (3.786% APR), \$1,500,000¹
New Payment: Payments 1-360: \$6,946**

**30 Year Fixed, NO Points, 3.500% (3.690% APR), \$417,000²
New Payment: Payments 1-360: \$1,872**



Dear Neighbors,

As an FDIC insured National Bank, **BANK of MANHATTAN** has access to a significant amount of capital over what traditional warehouse line funded mortgage companies have available. With an experienced mortgage management team, they understand what it takes for loan officers to be successful by setting high service standards, competitive pricing and offering alternatives in addition to the commoditized mortgages of the big banks. Local presence ensures our clients will have peace of mind in knowing their loan officers have personal relationships with their **BANK of MANHATTAN** underwriting, processing, and closing team – ensuring a seamless mortgage experience.

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BOM is an equal opportunity employer; for confidential consideration for employment please send your resume to csalceda@bankofmanhattan.com

Payment examples do not include taxes and insurance; actual payment will be greater. Example #1 assumes a loan of \$1,500,000 loan amount financed at the rate, APR, term noted above at maximum 80% loan-to-value, 34% DTI, with a 740 credit score and 1 year prepayment penalty may apply. Example #2 assumes a purchase or refinance loan of \$417,000 loan amount financed at the rate, APR, term noted above at maximum 75% loan-to-value, 45% DTI, with a 740 credit score and no prepayment penalty. Nothing herein is or should be interpreted as a commitment to lend. All loans are subject to credit and property approval. Rate and Annual Percentage Rate (APR) stated above are as of 1/14/2013. The payments noted above are principal and interest payment. Terms may vary, conditions and restrictions apply. Actual rate for the loan is determined at time of rate lock based upon program and terms requested. Rates and terms are subject to change without notice. NMLS# 401422 ©2013 Bank of Manhattan, N.A.

