



Your clients could lock their interest rate for up to 12 months

With our **Builder Rate Lock Advantage**[®], your clients can:


- Protect against rising interest rates for up to 12 months during construction¹
- Enjoy a one-time option to “float down” to lower the interest rate or discount points, or both²
- Choose from a variety of financing options

Want to learn more? Let's talk. Find your regional relationship manager for additional information at bankofamerica.com/builderteam.

¹ Extended rate lock options require a lock-in fee. A portion of the lock-in fee may be applied to closing costs at loan closing. If the loan does not close, the lock-in fee may be refunded in full when certain conditions are met and required documentation is timely provided. See the Interest Rate Lock-in Agreement and Confirmation and Float Down Addendum for details. Pricing is based on extended rate lock options which are 120 days, 180 days, 270 days and 360 days. You should consult your home builder to help you choose a reasonable closing date when construction will be completed and within the lock-in period. Float down option is subject to time limits, other restrictions apply. May not be available for all loan programs.

² If within 60 calendar days prior to the original requested closing date (“Float Down Option term opens”), our pricing for the product and lock period you’ve selected is better than as shown on your Interest Rate Lock-in Agreement and Confirmation, you may exercise a one-time float down which may lower the interest rate or discount points, or both (“Float Down Option”).

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

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