

# Competitive rates for mortgages up to \$5 million

## Jumbo loans for a variety of needs

Up to \$5 million on owner-occupied properties<sup>1</sup>

Up to \$3 million on second homes<sup>1</sup>

Up to \$1.5 million on investment homes<sup>1</sup>

## 10-year interest-only payment option

- Fixed-rate and adjustable-rate mortgages (ARMs),<sup>2</sup> 10-year interest-only payment option on fixed-rate and ARMs up to \$5 million.<sup>3</sup>
- Minimum down payment requirements vary by property type and location.
- Lower down payment options with no mortgage insurance for qualified borrowers on owner-occupied properties with loan amounts up to \$1.5 million (not available with an interest-only payment option).

## Want to learn more? Let's talk.


Find your regional relationship manager at [bankofamerica.com/builderteam](https://www.bankofamerica.com/builderteam) or your local lending specialist at [bankofamerica.com/mllocator](https://www.bankofamerica.com/mllocator) for additional information.

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<sup>1</sup> Minimum down payment requirements vary by property type and location. Loan amount, interest-only payment option, loan-to-value percentage, property and/or occupancy type may require a higher level of reserves and/or post-closing liquidity. Two separate full appraisals may be required. Excellent credit required, including proof of recent consistent housing payment history. Not available on all loan programs. Other restrictions apply, ask for details.

<sup>2</sup> When deciding whether an adjustable-rate mortgage (ARM) is right for your situation, you should consider the potential risk of rising rates and payments and such factors as how long you plan to own your home. ARM rates subject to increase after the fixed-rate period.

<sup>3</sup> **Some loans offered by Bank of America have a payment option that allows you to pay only the interest on the money you borrow for the first 10 years of the loan. If you pay only interest, you will still owe the original amount borrowed at the end of the 10-year period, and your monthly payment will significantly increase — even if interest rates stay the same — because you must pay back the principal as well as interest. Ask about your payments after the end of the interest-only period and carefully consider the possibility of “payment shock.” If you are considering an adjustable-rate mortgage, ask about your payments if interest rates increase. Loans with an interest-only payment option may require a lower loan-to-value ratio, other restrictions apply, ask for details.**

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