



FOR LENDING, PLEASE CONTACT:

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Awards and Recognition

President's Club
Bank of America top producer award

Chairman's Club
Bank of America top producer award

New Construction Specialist
Bank of America Account Executives
certified in new home construction products
and financing options.

Bank of America is one of the world's largest financial institutions, serving individual consumers, small and middle market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk-management products and services. The company provides unmatched convenience in the United States, serving more than 56 million consumer and small business relationships with more than 5,700 retail banking offices, nearly 17,000 ATMs and award-winning online banking with more than 21 million active users. Bank of America is the No. 1 overall Small Business Administration (SBA) lender in the United States and the No. 1 SBA lender to minority-owned small businesses. The company serves clients in 175 countries and has relationships with 98 percent of the U.S. Fortune 500 companies and 79 percent of the Global Fortune 500.

As a Bank of America Mortgage Specialist, I'll share my experience and expertise gained over 10 years in the mortgage business. And, with Bank of America's wide range of mortgage choices, fair rates, and flexible terms and conditions, as well as online tools, it should be easy to get where you really want to be. Closing on your home. Make your move today and contact me so we can get started. I can't wait to work with you.

A PREFERRED LENDER OF THE IDAHO CLUB

The Bank of America Net 5[®] Lot Loan. Found a lot & plan to build? We'll help you make it happen!

A Bank of America Net 5[®] Lot Loan gives you the best of both worlds: you can purchase your lot today at current prices then take your time building your dream home.

Loan details at a glance

- Loan amounts up to \$1,250,000 – this Adjustable Rate Mortgage (ARM) provides financial flexibility now.
- Interest only payments for the first 5 years.
- Principal and interest thereafter at an ARM rate.
- Your interest rate is fixed for the first five years, then adjusted annually thereafter.
- Interest rate is based on the 1 year LIBOR index plus the margin rounded to the next highest 1/8 of a percent.
- Long-term mortgages for both conforming and nonconforming loans.
- A loan-to-value ratio up to 95% is allowed for purchase.
- The maximum debt-to-income ratio is 50%.
- For Lot Loans over \$500,000, six months' reserve income is required.

Land Appraisal Report required. Mortgage Insurance, Hazard Insurance/Flood report not required.



Credit is subject to approval. Terms and conditions apply. Equal Housing Lender. © 2007 Bank of America Corporation.