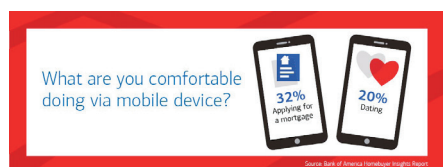


Bank of America's Digital Mortgage Experience Makes Homebuying Efficient and Personal

Michelle McLellan, Bank of America Sales Performance Executive



High-Tech, High-Touch Approach

With approximately 35 million digital clients, Bank of America continues to make significant investments focused on high-tech, high-touch innovations that advance the client experience and help make clients' financial lives better. There is a growing demand and increasing comfort consumers have with using digital tools in every aspect of their lives – from managing finances to dating. In fact, the latest Bank of America Homebuyer Insights Report revealed that consumers are actually more comfortable applying for a mortgage digitally than dating online. Over half of the survey respondents would apply or have already applied for a mortgage via mobile or online.

The Bank of America Digital Mortgage Experience™

The introduction of the Digital Mortgage Experience earlier this year is an example of our high-tech, high-touch approach to serving clients. It is a simple, guided solution that enables consumers to complete a mortgage application through our award-winning mobile banking app or online, either independently or with integrated personal assistance from a lending specialist. We designed the Digital Mortgage Experience considering consumers are seeking a homebuying experience that is efficient, simple, and personalized.

Inside the experience

Beyond the flexibility to apply for a mortgage whenever, wherever and however consumers want within our mobile app, the Digital Mortgage Experience provides full customization throughout the process to best fit users' unique needs.

1. This guided experience will save clients valuable time by pre-populating their information.

Bank clients can securely log in to the bank's mobile banking app, enter the Digital Mortgage Experience, and immediately have many aspects of their mortgage application auto-populated, for example with their contact information and banking and investment data from the accounts they hold with the bank.



We've prefilled your Bank of America accounts

Feel free to deselect any accounts you don't want included on your application

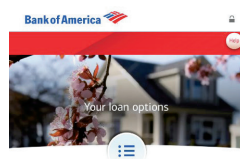
<input checked="" type="checkbox"/>	Checking - 3456	\$821.16
<input checked="" type="checkbox"/>	Savings - 3457	\$88,000.00
<input checked="" type="checkbox"/>	Merrill Edge - 3458	\$95,367.82

By selecting "authorize and continue" you (1) authorize Bank of America to collect and store information from each account you have selected for consideration of your loan application; and

[View more](#)

[Authorize and continue](#)

[Go back](#)



Select your term and options

Based on the information you provided, here are some customized mortgage options to choose from

[Go back and change down payment](#)

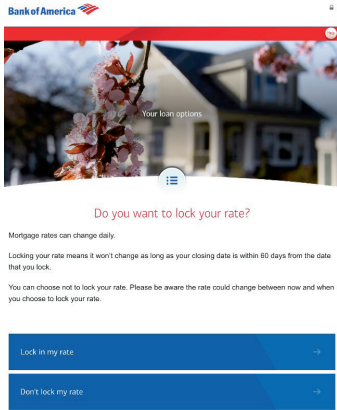
30 yr fixed [more](#)

Your monthly payment as low as*	\$1,564.28
Closing costs	\$7,990.61
Rate	4.25%
APR	4.326%
Points	0.186

Lower cash to close, by reducing points [←](#) [→](#) Lower monthly payment

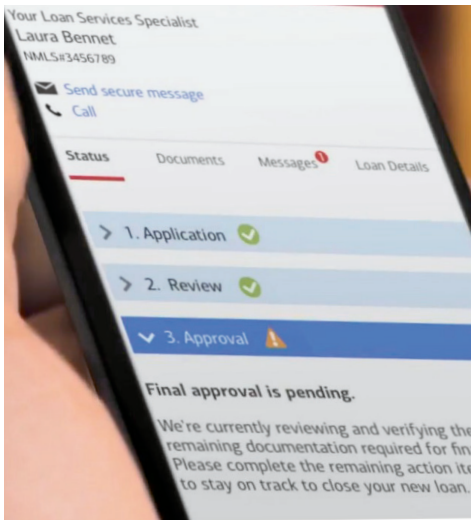
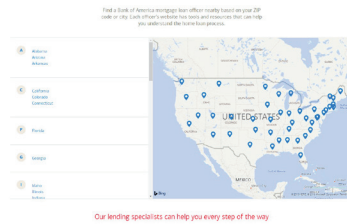
[See more details](#)

2. Users can consider a variety of loan options and combinations and select the features that matter most to them, including flexible monthly payments, closing costs and loan terms.



3. Users can lock their rate or leave it open to lock later.

4. Clients will have full access to lending experts in their locale who can pick up an application in progress and assist them in completing it.



5. Once an application is submitted, users integrate with the Home Loan Navigator® to track their loan, view action items, upload documents, and review and acknowledge disclosures, all from their mobile device.

6. In many cases, clients will receive a same-day conditional approval, while others may need to supply additional information to complete the process.



Congratulations!

We reviewed your information and were able to conditionally approve you for a loan.

Your requested loan amount

\$352,000

Loan number	1234567
Loan term	30 yr fixed
APR	4.655%
Locked rate	4.375%

Print this page for your records



Your mortgage is now in process

You can manage your mortgage via online or mobile banking

[View my mortgage in process](#)

To learn more about the Digital Mortgage Experience, visit bankofamerica.com/mortgage/digital-mortgage-experience/