

Lender-Paid Mortgage Insurance Jumbo Loans

With our strong relationships we've secured competitive rates on first-time Lender-Paid Mortgage Insurance. We're offering these competitive rates to your customers to help them afford their home. Not only can first-time homebuyers benefit from this option, but it also allows any customer to afford more home without conventional financing.

Feature	Benefit
Mortgage insurance paid by U.S. Bank	Lower monthly payment without mortgage insurance may allow your customer to afford more home
Down payment as low as 10%	Low down payment option for your customers
Seller may contribute up to 3% based on the lesser of the sales price or appraised value	Allows the seller to pay for the closing costs and the initial escrow account setup
Options include: Competitive 30-year fixed interest rate 10/1 Adjustable-rate option	Peace of mind with a principle and interest payment that stays the same month to month Save money with a lower monthly payment and lower interest rate compared to a fixed-rate mortgage
Financing for 1- and 2- unit properties including eligible condos and newly built homes	Choose from a wide range of properties

Your customers are eligible for the U.S. Bank Customer Credit with a new or existing U.S. Bank Personal Checking Package, or with an existing first mortgage with U.S. Bank.¹ Take 0.25% of the loan amount and deduct it from the closing costs, up to a maximum of \$1,000.²


Call today and we'll help your customer get started on the preapproval process.



SANZIO GARCIA
Mortgage Loan Officer
767 East Blithedale Ave
Mill Valley, CA 94941
cell: 650.255.8610
sanzio.garcia@usbank.com
NMLS #: 483746



Document is intended to be for informational purposes only for use by real estate agents and not to be distributed or made available to their clients or the general public. The information above is provided to assist real estate agents and is not a consumer credit advertisement as defined by Regulation Z.

 1. To receive the U.S. Bank customer credit, a U.S. Bank Personal Checking Package must be established prior to final loan approval, or must have an existing first lien mortgage with U.S. Bank. A minimum of \$25 is required to open a U.S. Bank Checking Package. For a comprehensive list of account pricing, terms and policies see the *Consumer Pricing Information* brochure and the *Your Deposit Account Agreement*. These documents can be obtained by contacting a U.S. Bank branch or calling 800.872.2657. 2. The U.S. Bank Customer Credit is calculated as 0.25% of the loan amount. The maximum customer credit amount is \$1,000. For an existing U.S. Bank home mortgage, the maximum refinance customer credit is \$300 and may only be applied once per property within a 12 month period. Certain mortgages may not be eligible for stated credits. Offer may not be combined with any other mortgage offers. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rates and program terms are subject to change without notice. Visit usbank.com to learn more about U.S. Bank products and services. Mortgage, Home Equity and Credit products are offered by U.S. Bank National Association. Deposit products are offered by U.S. Bank National Association. Member FDIC. ©2018 U.S. Bank.